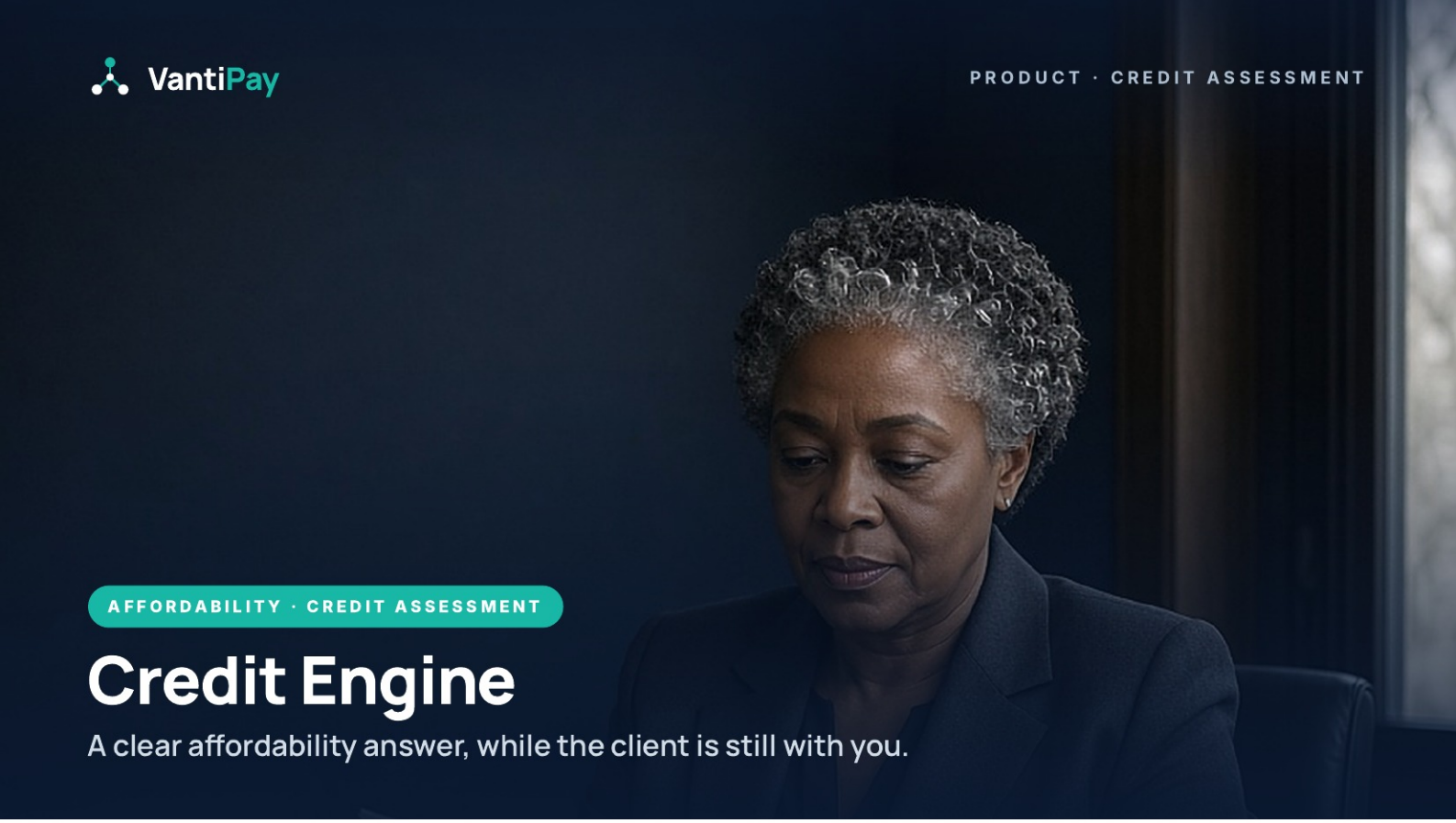


AFFORDABILITY · CREDIT ASSESSMENT

Credit Engine

A clear affordability answer, while the client is still with you.

Upload a bank statement, payslip and credit report. The Credit Engine reads each document, pulls out income, expenses and existing debt, and calculates affordability and a risk grade in minutes. Your credit team reviews and signs off: the credit decision remains yours.

KEY FEATURES

- **Document reading** that flags anything unclear for a person to check. Staff can edit every extracted number.
- **Affordability maths:** disposable income, maximum instalment with a safety buffer, and maximum loan for the term.
- **Risk grade A–E** with a recommendation: approve, conditional, or refer for manual review.
- **Stress tests** on an income drop or expense rise before you commit.
- **"What they qualify for":** when affordability is the only issue, see the amount and term that do fit, and counter-offer.
- **Credit Review Queue:** every assessment saved to the client's file as a record.
- **Roles per company:** owner, admin and credit reviewers, with each company's data kept separate.

WHY LENDERS USE IT

Faster answers
Less spreadsheet data entry for credit officers.

Same standard every time
The same scorecard, risk grade and stress tests on every file.

People stay in charge
The system recommends; a person signs off.

See Credit Engine on your own files.

Book a free demo or enquire →

Who it's for
Any business giving credit or instalment terms: lenders, furniture stores, car dealerships, retailers and more.

Standalone or together
Use Credit Engine on its own or with our other products. Access depends on your subscription.

KEY BENEFITS

Why businesses use Credit Engine.

Answers in minutes
Less spreadsheet data entry for your credit officers.

Same standard every time
The same scorecard, risk grade and stress tests on every file.

Your team signs off
The system recommends; the credit decision remains yours.

See what they qualify for
Counter-offer when the amount, not the client, is the issue.

A record for every file
Assessments saved to a Credit Review Queue.

Roles and separation
Owner, admin and credit roles; each company's data kept apart.

HOW IT WORKS

1 Upload documents
Bank statement, payslip and credit report.

2 Check the numbers
Unclear items are flagged; staff can edit every figure.

3 Get the analysis
Affordability, maximum instalment, risk grade and stress tests.

4 Review & sign off
Your credit team makes the final decision.

WHO IT'S FOR

- Lenders & cash loan businesses
- Furniture stores
- Car dealerships
- Retailers selling on account
- Any business offering instalment terms
- Credit and finance teams

FAQS

Can I use the Credit Engine on its own?
Yes. Each VantiPay system works on its own or together with the others. One login across products is coming soon.

How do I get access?
Book a free demo. We give you a written quote and set up your company. Access depends on your subscription.

Do you train my team?
Yes. We train your staff on the system and set up your company, branches and users during onboarding.

Does it decide for me?
No. It gives a recommendation; a person on your team signs off every assessment.

See it running on your own numbers.

vantipay.co.za · WhatsApp 073 442 4385 · 010 824 7022 · info@vantipay.co.za

Book a free demo or enquire →

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