PAYSYS

Open Credit

Digital Lending Management System

End-to-End Digital Lending | Compliant | Scalable | Integrated

STRICTLY CONFIDENTIAL | PAYSYS LABS

NotebookLM

Executive Summary: A Regulator-Compliant Digital Lending Infrastructure

Regulatory Shield

Native alignment with SBP Digital Lending Guidelines and SECP NBFC regulations regulations. Built-in data privacy and fair lending protocols.

Digital-First Engine

Fully automated lifecycle. From NADRA BVS onboarding to algorithmic credit decisioning and instant disbursement.

Ecosystem Connectivity

Pre-integrated via ‘Open Connect’ middleware to national infrastructure: NADRA, 1LINK, RAAST, and Credit Bureaus.

Operational Control

Centralized back-office portal for real-time portfolio monitoring, NPL tracking, and audit-ready reporting.

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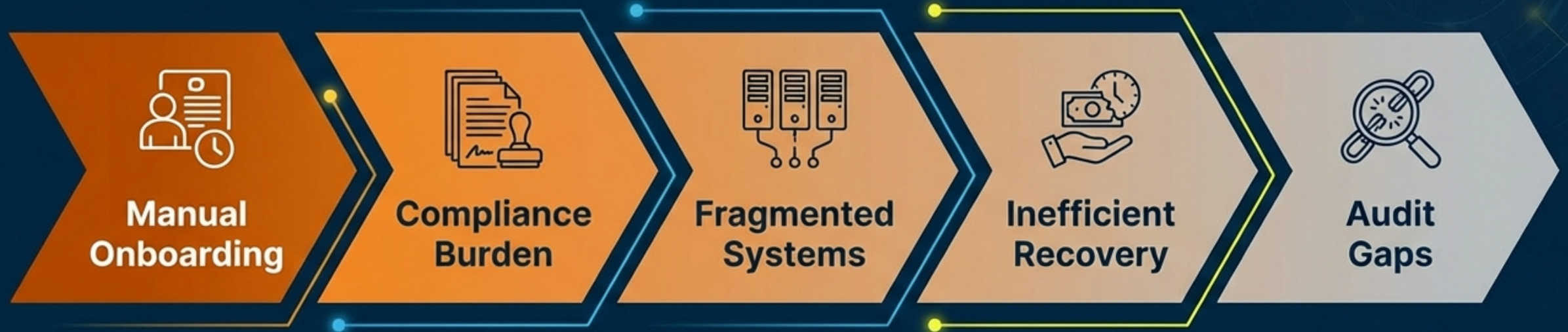
Critical Challenges in the Modern Lending Landscape



High friction, manual KYC leads to drop-offs and fraud risk.

Manual adherence to SBP/SECP SBP-/SECP AML frameworks is resource-heavy.

Siloed GL, Core Banking, and Gateways create reconciliation errors.

Lack of digital channels (RAAST/1BILL) delays cash recovery.

Disconnected data prevents real-time regulatory reporting.

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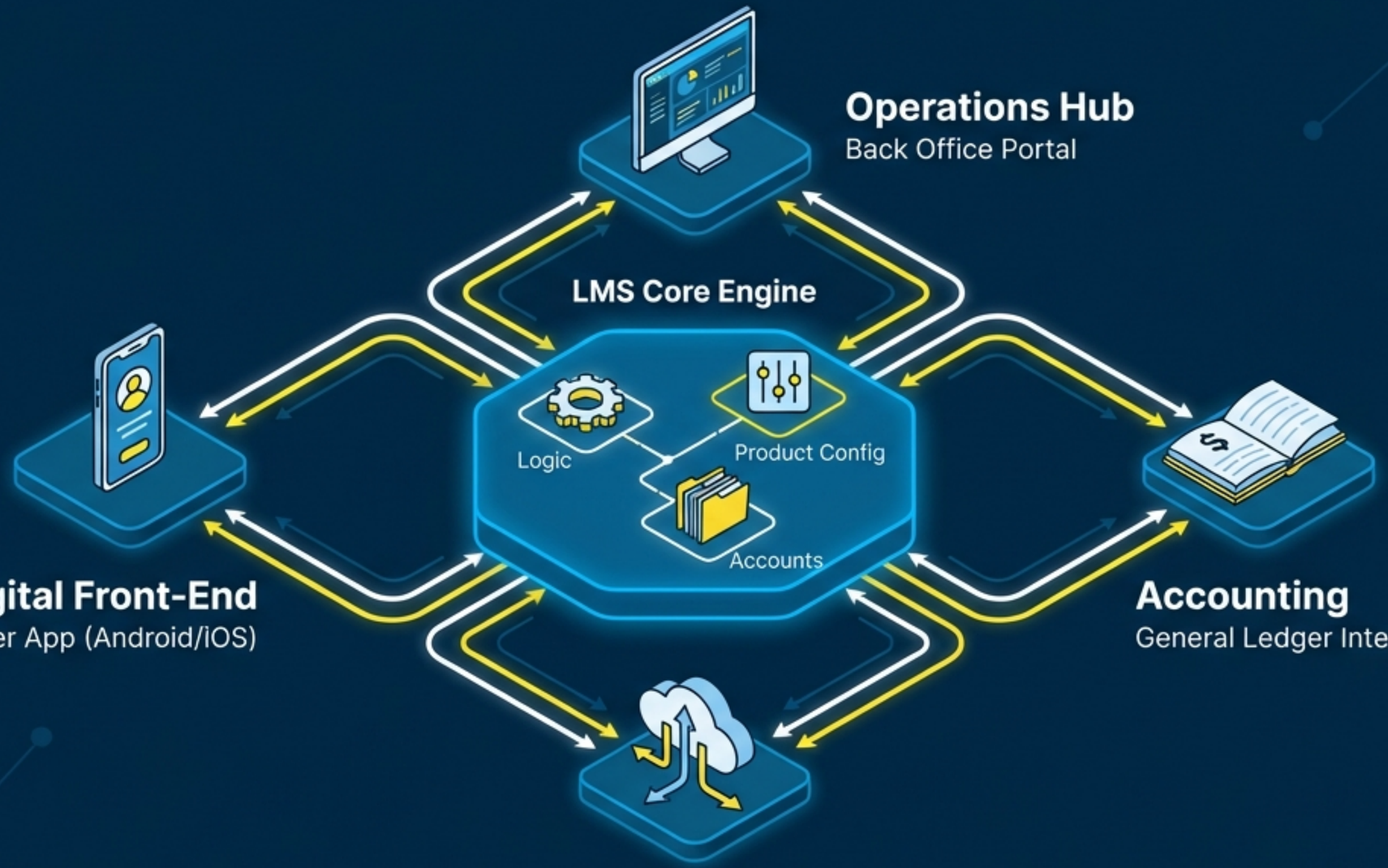
Solution Architecture: The Open Credit Ecosystem



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Digital Onboarding & Identity Verification Framework

Multi-Layered Risk & Identity Validation

Identity Capture

CNIC OCR Extraction

Liveness Check

AI Facial Detection

Biometric Validation

NADRA BVS Integration

Verification

OTP Auto-Fetch & Email Check

Screening

AML & Sanction Lists

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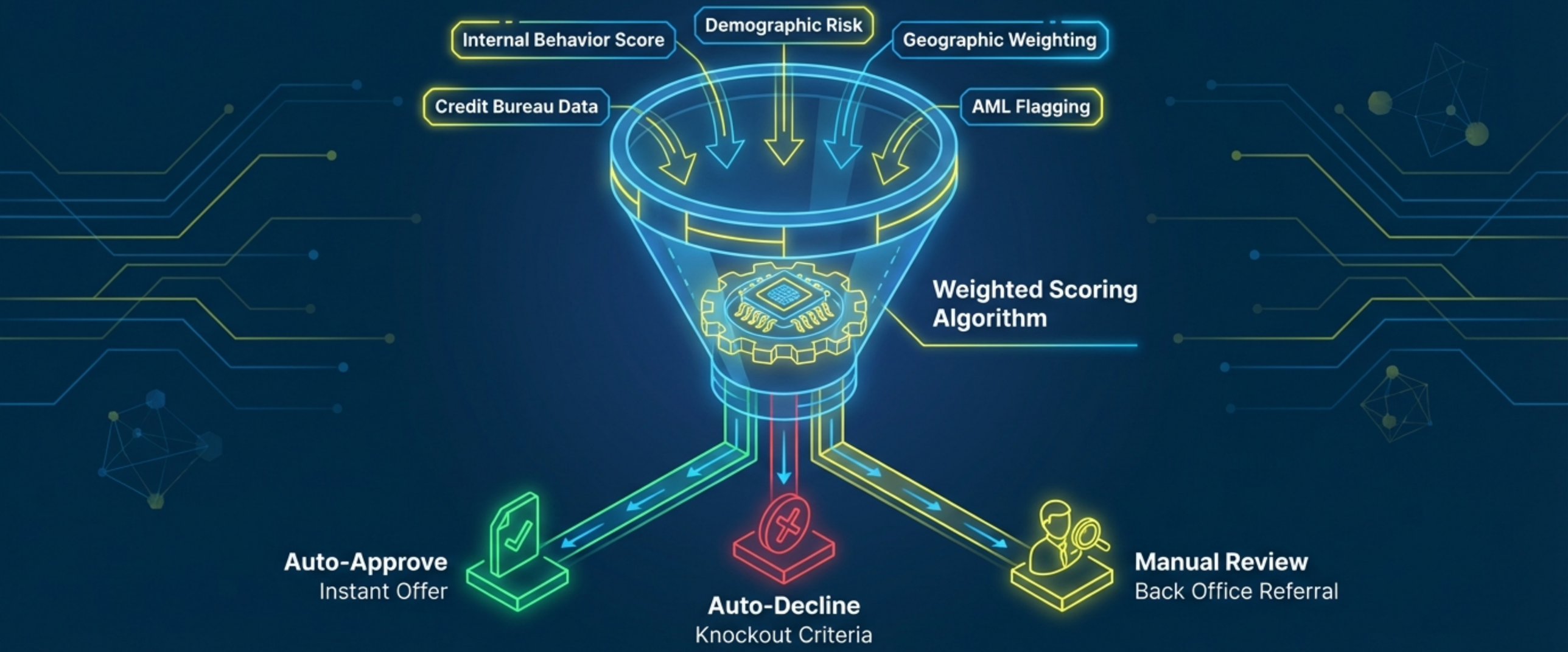
Intelligent Risk & Decisioning Engine



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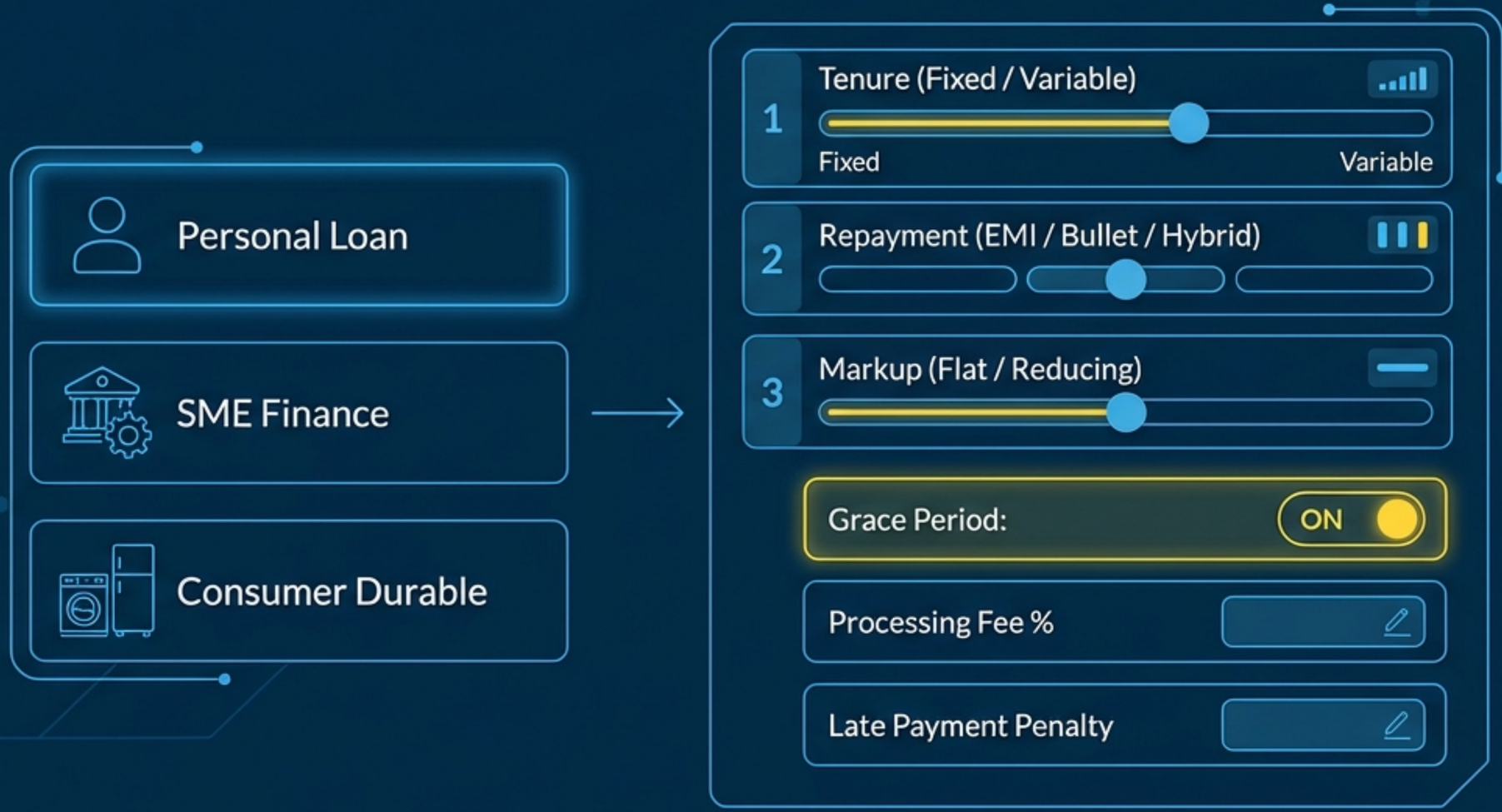
Business-Driven Loan Product Configuration

Launch new products via configuration, not code.



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Omni-Channel Payment & Collection Ecosystem

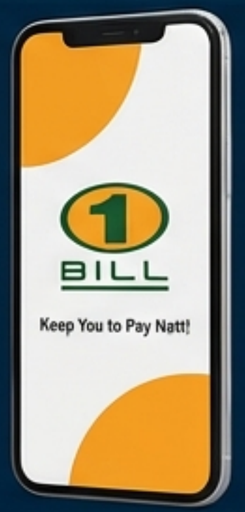
Disbursement

Instant Transfer via RAAST & IBFT

Raast
Pakistan's Instant Payment System
پل بھر میں - ملک بھر میں

1 LINK

Collections & Recovery



1. 1BILL Integration:
OTC & Digital Payments
(Unique Payment Reference)

2. RAAST P2M:
Request to Pay &
Merchant Pull

3. Auto-Debit:
PISP Scheduled Pull

Automated Reconciliation: Handling Partial, Bullet, and Overpayments.

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General Ledger (GL) & Financial Control

Automated Event-to-Entry Mapping

Business Event	Accounting Entry
Loan Disbursement	**Dr** Loan Receivable / **Cr** Bank
Daily Markup Accrual	**Dr** Markup Receivable / **Cr** Income
Payment Recovery	**Dr** Bank / **Cr** Loan Receivable

Audit & Control Features

- Immutable Audit Trails
- Penalty Scheduler
- Real-time Reconciliation

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The Customer Digital Experience

Self-Service Onboarding & KYC

Lato is a high-fnew onboarding and progress and ironicking fow/flow.

Real-Time Loan Dashboard

Lato is a high-fidelty-lew real-time loans towns on your dashboard.

Instant Document Download

Lato is a instant download for Instant document download etc.

AI Chatbot Support

AI Chatbot is a eanlery support with PAYSYS electric color palette

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Operations & Monitoring Portal

- Real-time Portfolio Health & NPL Tracking
- One-Click Regulatory SBP/SECP Reporting
- Manual Credit Override Workflows
- Complaint & Ticket Management

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Open Connect – Centralized Integration Middleware

Identity

NADRA
(Biometric/Verisys)

Financial

1LINK
RAAST
Core Banking

Risk

Credit Bureaus
AML Screening

Communication

SMS Gateway
SMTP Server

Unified API Gateway for secure, scalable third-party connectivity.

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Enterprise Security & Compliance Framework

Access Control

RBAC & Tokenized Authentication

Data Safety

End-to-End Encryption (TLS 1.2+) & CNIC Data Masking

Auditability

Immutable logs of all logins, score changes, and overrides

Regulatory Alignment:

Strictly built on SBP Digital Lending & AML/CFT Frameworks

AML/CFT

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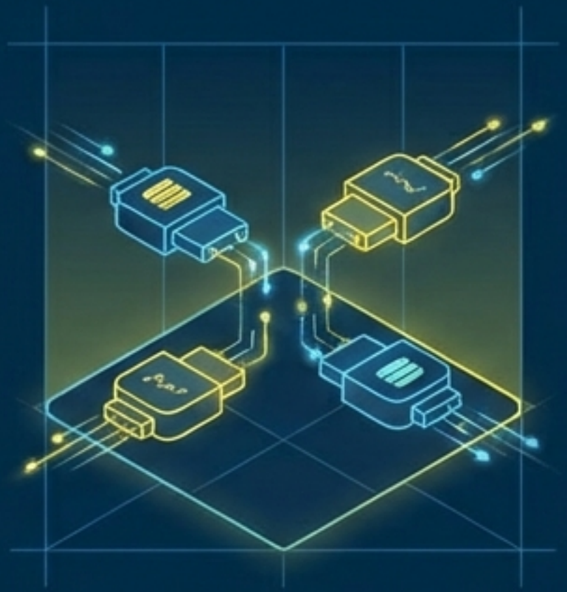
Scalability & Deployment Architecture

Microservices

Modular scaling of specific services.

Cloud Ready

Docker/Container deployment (Private/Public).



API-First

Rapid integration with fintech ecosystem.

Resilience

High Availability & Load Balancing.

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Competitive Positioning & Strategic Advantage

	Traditional / Competitors	Open Credit (PAYSYS)
Onboarding	Manual Paperwork	Biometric & Digital
Collections	Cash/Cheque	Integrated RAAST/1BILL
Compliance	Patchwork Add-ons	Native SBP Alignment
Connectivity	Fragmented APIs	Open Connect Hub
Risk Control	Human Approval	Automated Decisioning

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Empowering Digital Lending with Compliance, Control & Connectivity

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www.pays.yemlabs.com

Thank you.

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