

PAYSYS

Open Credit

Digital Lending Management System

Lend Digitally

Decide Intelligently

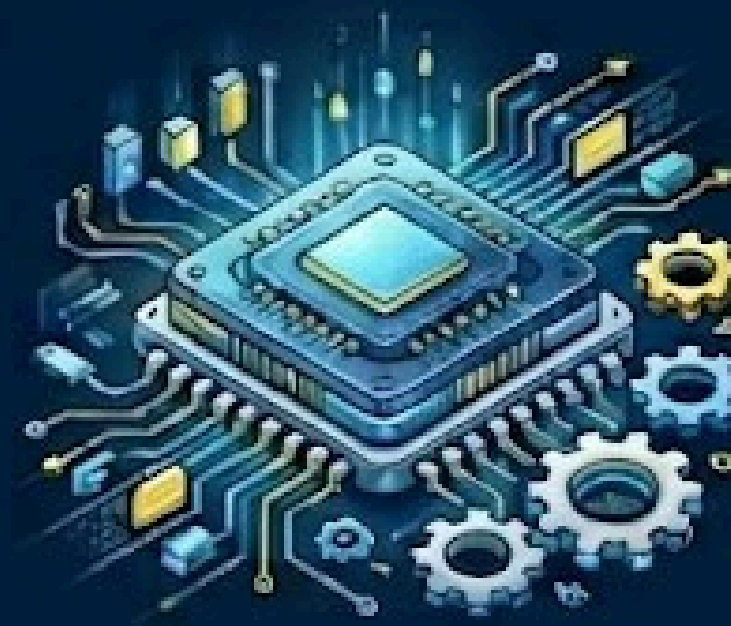
Scale Seamlessly

Executive Summary: A Regulator-Compliant Digital Lending Infrastructure



Regulatory Shield

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



Digital-First Engine

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

Ecosystem Connectivity

Pre-integrated via 'Open Connect' middleware to national infrastructure: Instant Payment system, National Switches, Bill Payment System, Credit Bureaus.

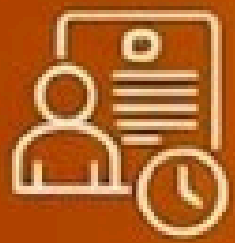


Operational Control

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

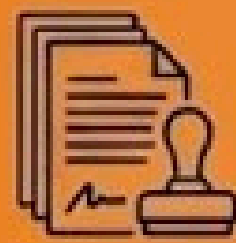


Critical Challenges in the Modern Lending Landscape



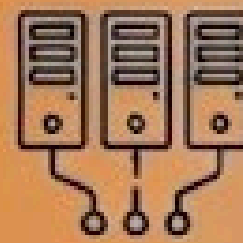
Manual Onboarding

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



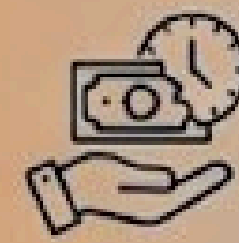
Compliance Burden

Manual adherence to Regulator Framework is resource-heavy.



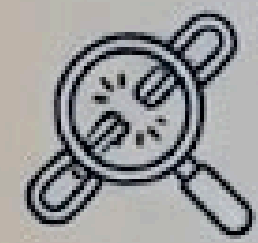
Fragmented Systems

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



Inefficient Recovery

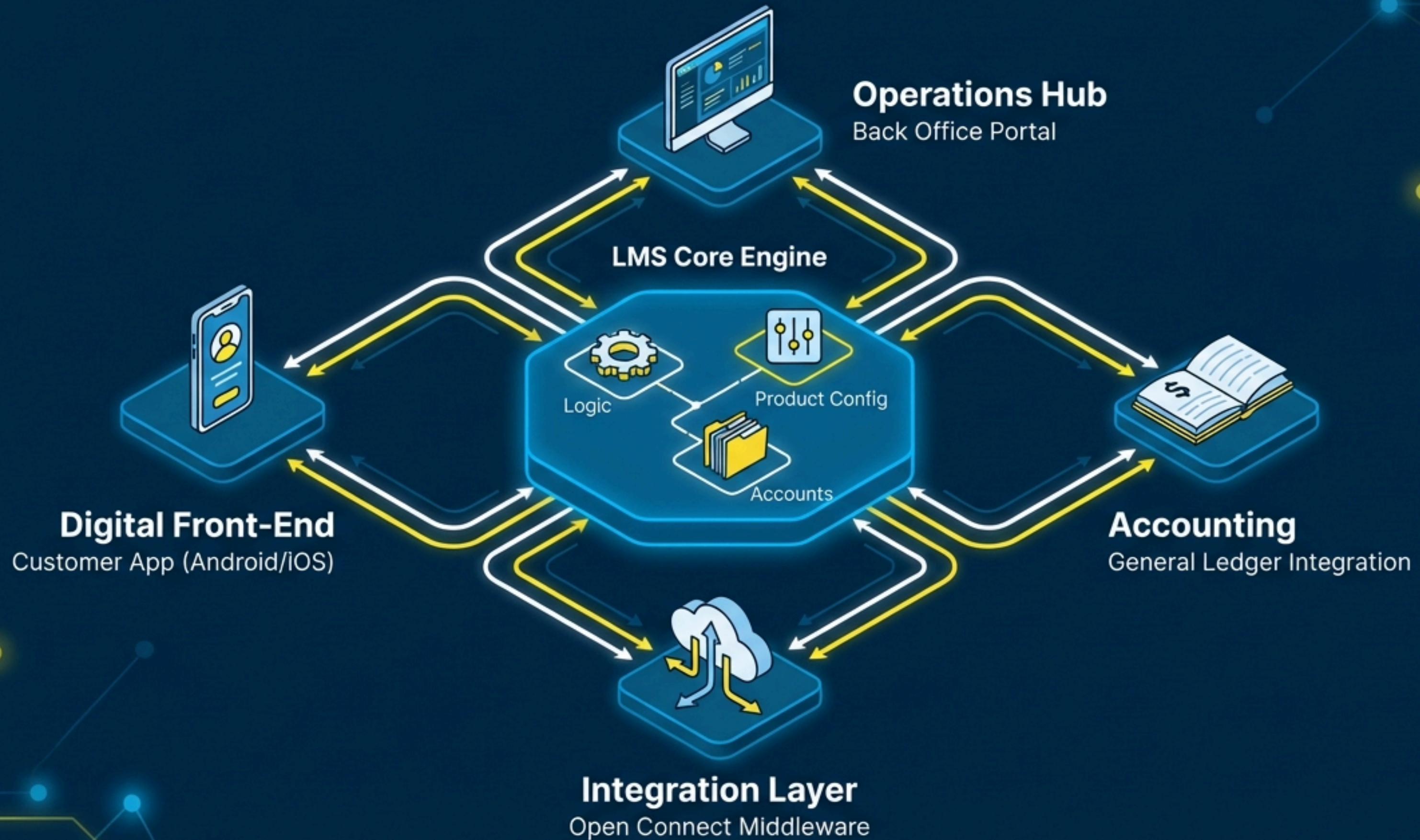
Lack of digital channels delays cash recovery.



Audit Gaps

Disconnected data prevents real-time regulatory reporting.

Solution Architecture: The Open Credit Ecosystem



Digital Onboarding & Identity Verification Framework

Multi-Layered Risk & Identity Validation



Identity Capture

CNIC OCR
Extraction

Liveness Check

AI Facial
Detection

Biometric Validation

BVS
Integration

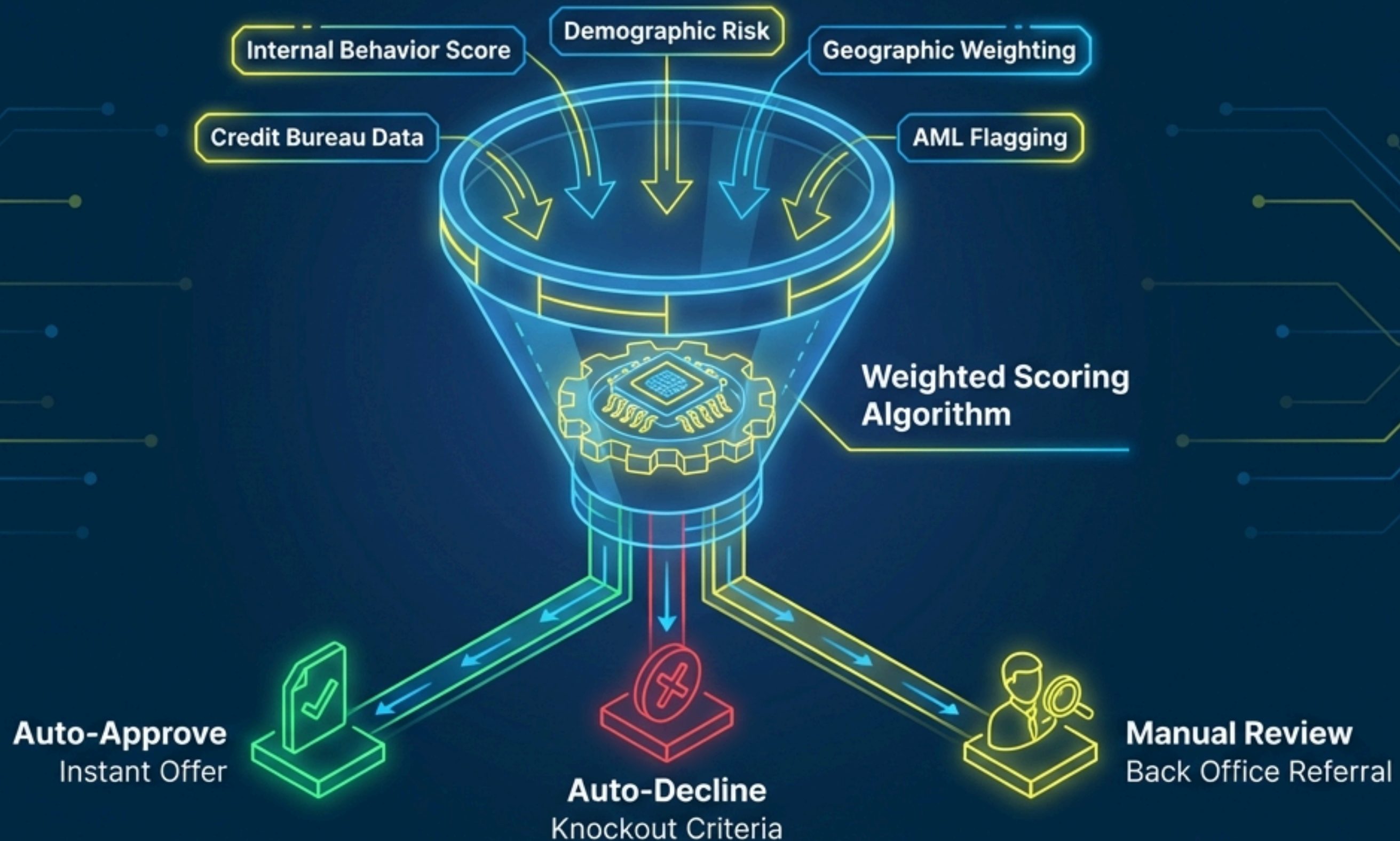
Verification

OTP Auto-Fetch
& Email Check

Screening

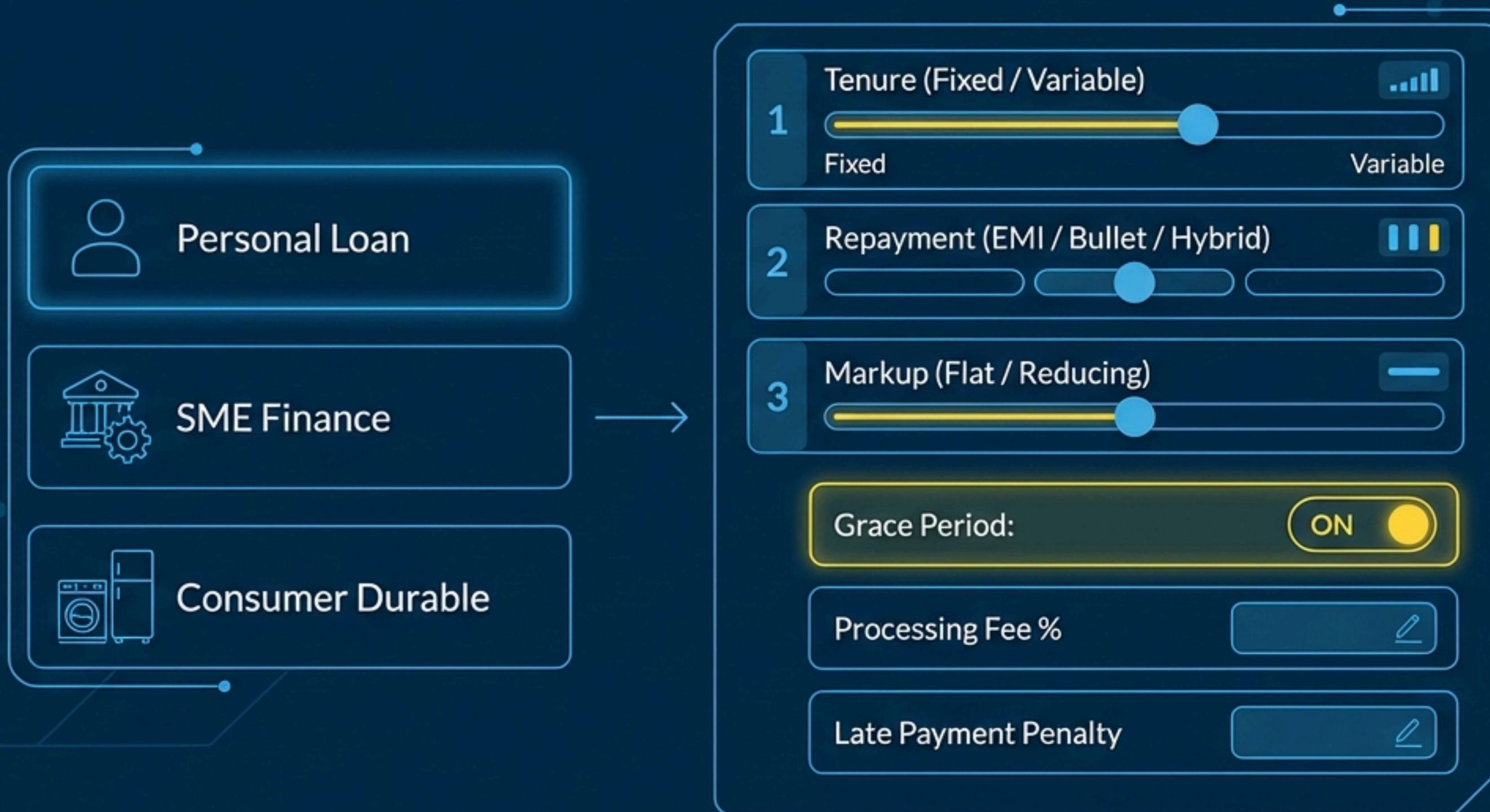
AML &
Sanction Lists

Intelligent Risk & Decisioning Engine



Business-Driven Loan Product Configuration

Launch new products via configuration, not code.



Omni-Channel Payment & Collection Ecosystem

Disbursement

Collections & Recovery

Instant
Payment
System

Payment
Switch

1. Bill Payment System Integration
OTC & Digital Payments
(Unique Payment Reference)

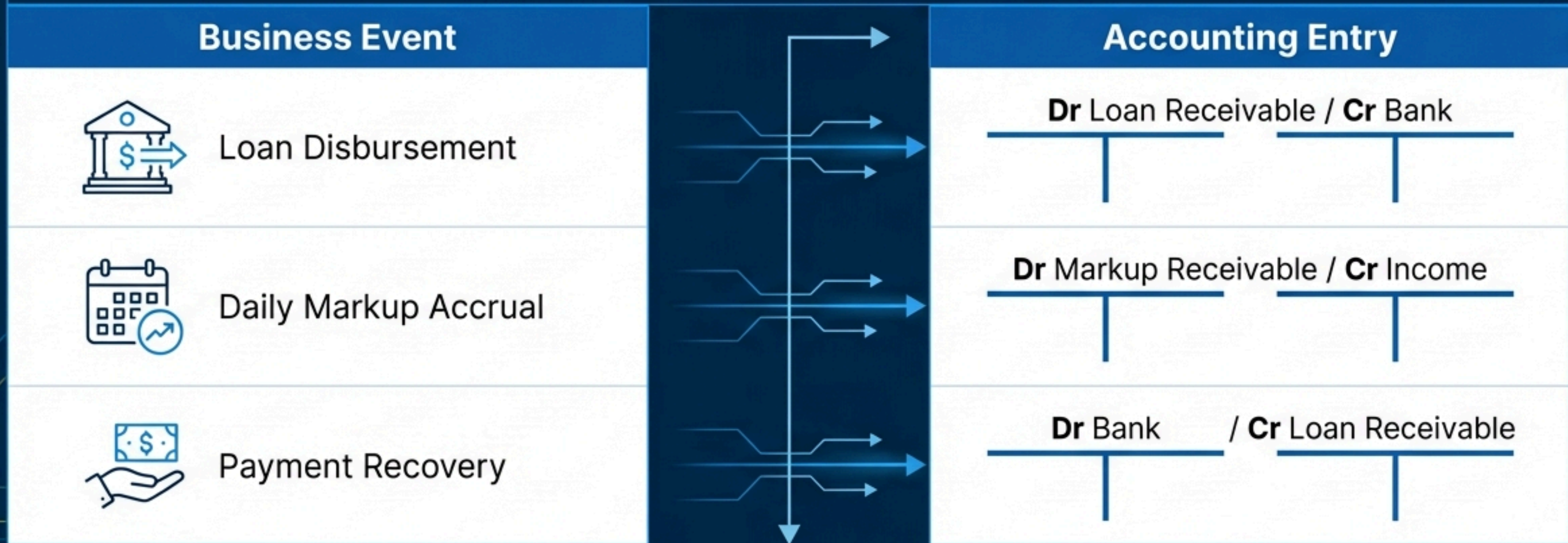
2. IPS:
Request to Pay &
Merchant Pull

3. Auto-Debit:
PISP Scheduled Pull

Automated Reconciliation: Handling Partial, Bullet, and Overpayments.

General Ledger (GL) & Financial Control

Automated Event-to-Entry Mapping



Audit & Control Features



Immutable Audit Trails



Penalty Scheduler



Real-time Reconciliation

The Customer **Digital Experience**



Self-Service Onboarding & KYC

Real-Time Loan Dashboard

Instant Document Download

AI Chatbot Support

Operations & Monitoring Portal



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

Open Connect – Centralized Integration Middleware



Enterprise Security & Compliance Framework

Data Safety

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

Access Control

RBAC & Tokenized
Authentication

Auditability

Immutable logs
of all logins, score
changes, and overrides

Regulatory Alignment:

Strictly built on SBP
Digital Lending &
AML/CFT Frameworks



Scalability & Deployment Architecture



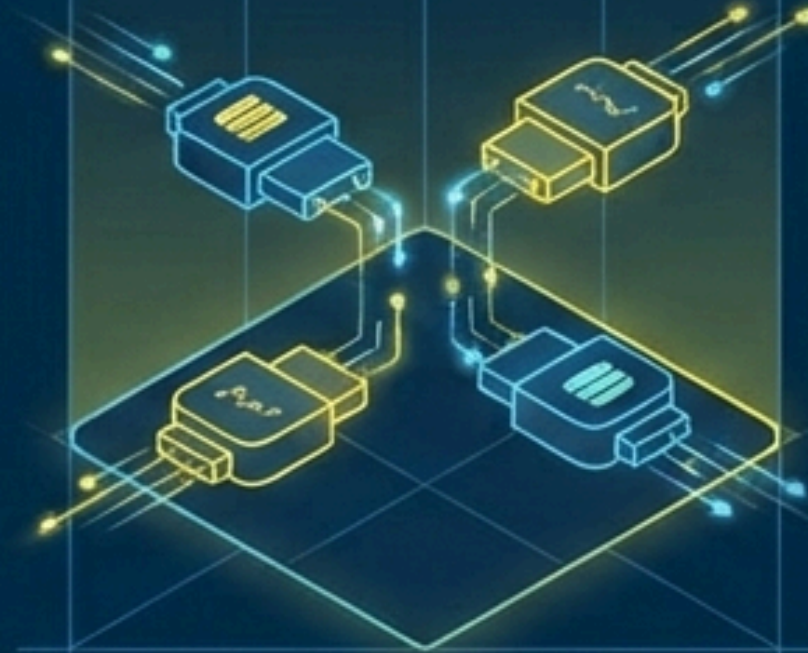
Microservices

Modular scaling of specific services.



Cloud Ready

Docker/Container deployment (Private/Public).



API-First









Rapid integration with fintech ecosystem.



Resilience

High Availability & Load Balancing.

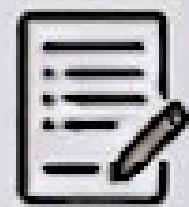
Competitive Positioning & Strategic Advantage

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

Partner with Paysys Labs

Transforming digital lending with intelligent, compliant, and scalable credit infrastructure.

Contact Card



Request a demo to explore how Open Credit in action



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