



# DIGITISATION OF THE HOME LOAN APPLICATION AND FULFILLMENT PROCESS.

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**ticotoc**  
IT'S ABOUT TIME

**LeadPoint DMS**  
Digital Mortgage Services

**FASTEST APPROVALS  
FROM APPLICATION  
START.**

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**58min**

Fastest time for approval.

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**70%**

Of all applications are  
approved in the same month  
they're submitted.

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**3 rules**

Minimum number of  
referral triggers.

“

I wish every big decision  
in life was this easy.

Jen, QLD

“

Super easy and fast online  
application system...

I love how you managed to mix some  
humour in such a serious process as  
applying for a home loan.

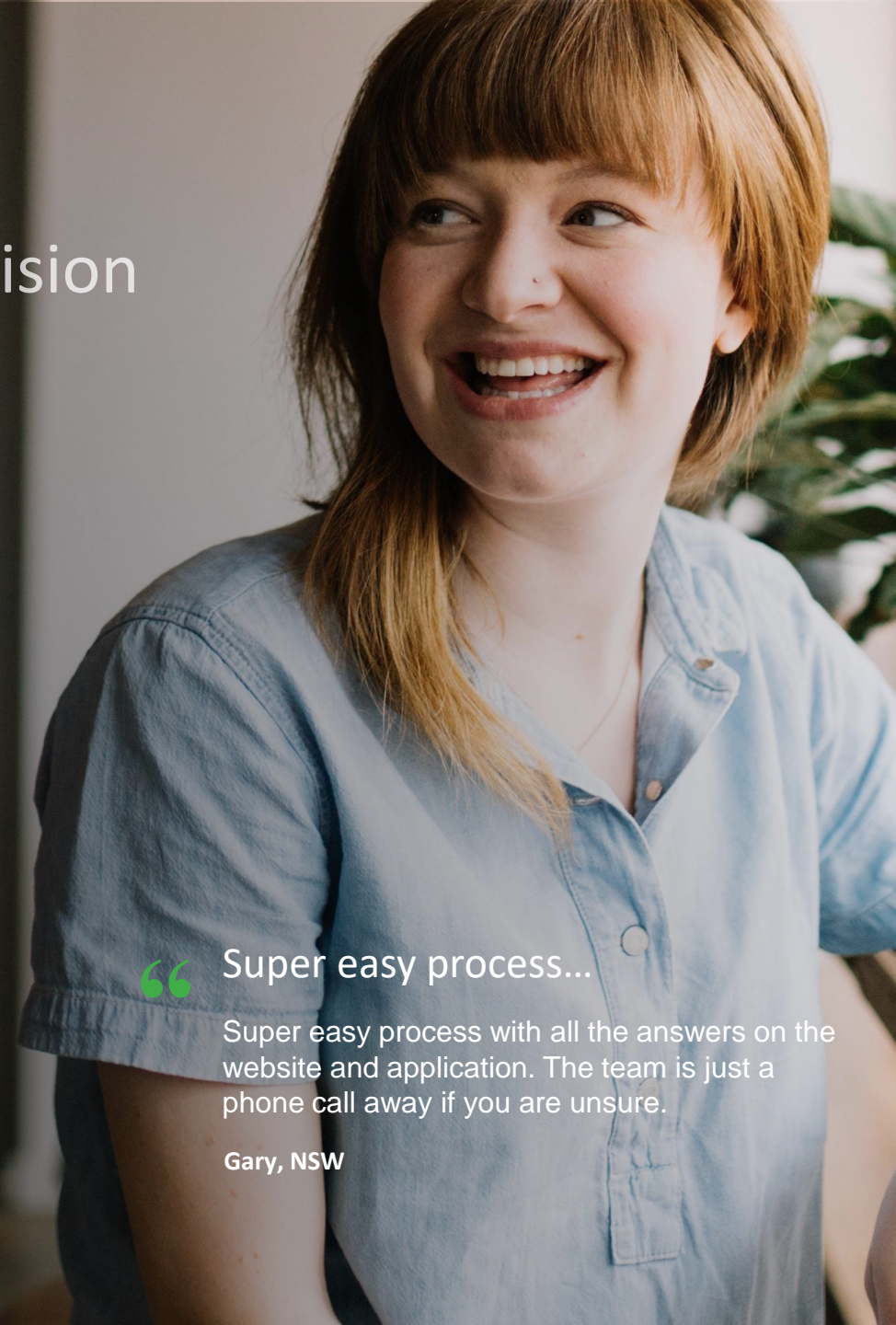
Ash, ACT

“

Super easy process...

Super easy process with all the answers on the  
website and application. The team is just a  
phone call away if you are unsure.

Gary, NSW



## THE APPLICATION PROCESS.

# THE PROCESS.



- 01.** Your home. .....▶.....  
We run a digital property valuation to begin determining how much can be borrowed for that specific property.
- 02.** Your loan. .....▶.....  
Responsible lending assessment and product selection.
- 03.** Your details. .....▶.....  
Collecting and verifying personal details in real-time against secure government databases.

## THE APPLICATION PROCESS.



### 04. Your financials.

Digital financial assessment and validation.

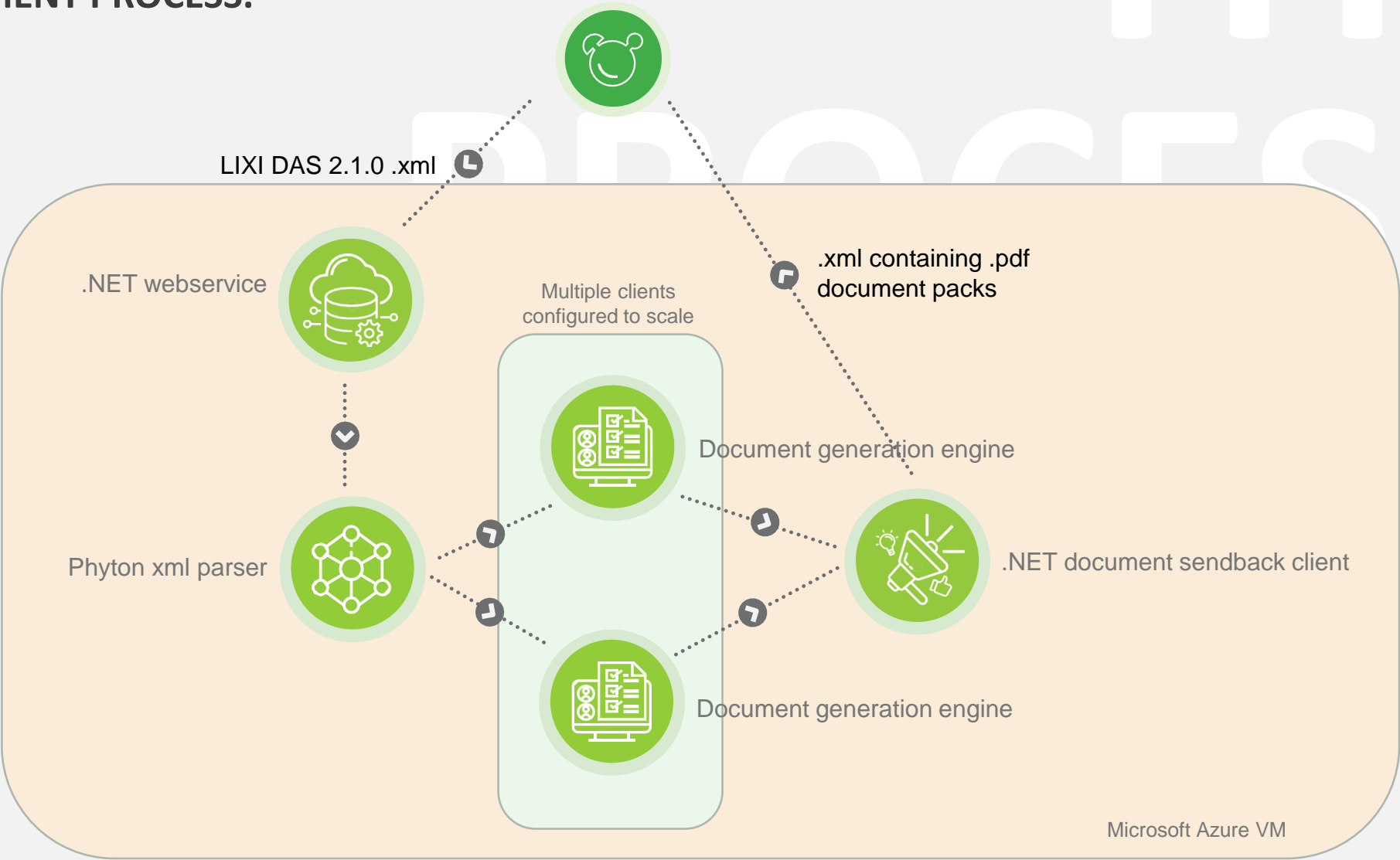


### 05. Your mortgage documents.

If approved, automated loan documentation generation and delivery.



# THE DOCUMENT PROCESS.



## USING LIXI 2.0 TO CREATE THE INSTANT HOME LOAN.



### Striving for the best customer experience

The expectation in the digital world is one of instant fulfilment.



### Building partnerships to deliver

To achieve this, we need to partner with those who have the domain expertise and experience.



### Enabled by data

This expectation is not unrealistic given accurate data and confidence in digital processes.

## LOWERING COSTS.

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Facilitates collaboration and partnerships with fintechs.

Enables interoperability between platforms and services.

Greater ROI from investment in digital platforms.

Minimal outlay of time and cost.

Connectivity to agile and scalable cloud services via APIs.

Eliminates labour intensive, error riddled and slow processes.

Enables innovative and competitive pricing structures.

Low cost PAAS Model for new and existing lenders.

Enhanced monetisation of collected data.

Customer “off the market” sooner via enhanced customer experience.

## INCREASING AGILITY.



Facilitates B2B messaging for rapid service delivery.

PAAS model for rapidly onboarding of white label partners.

Enables partnerships with digital service providers.

Rapid deployment of new products, services and 'promotions'.

LIXI change request process.

## IMPROVING COMPLIANCE AND MITIGATING RISKS.



Eliminates human errors

Programmed business  
rules and policies

Multiple environments to  
develop, test and deploy  
changes to products, laws  
and rules

Audit trail



[www.tictochohomeloans.com](http://www.tictochohomeloans.com)



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THANK  
YOU.