axefinance

Focus · Expertise · Value

axeEWS

FROM A REACTIVE TO A PROACTIVE APPROACH FOR CREDIT PORTFOLIO MONITORING

FROM A REACTIVE TO A PROACTIVE APPROACH FOR CREDIT PORTFOLIO MONITORING

TAKING YOUR PAIN POINTS OFF YOUR SHOULDERS

The later a bank responds to a deterioration in a customer's credit worthiness, the fewer mitigation solutions remain to minimize potential losses. Bankers are continuously looking for a solution to proactively enhance credit portfolio quality, anticipate loan delinquencies, and build optimal recovery plans

axefinance addresses seamlessly this need thanks to its innovative EWS solution, lenders add indicators, aggregate them and generate an EWS score that will determine the priority of treating each indicator.

Leveraging AI lenders can simply explore an extensive range of data sources to easily generate model-based, unforeseen, accurate, and relevant early warning signals.

AI-POWERED EARLY WARNING SIGNALS - EWS

Big Data Analysis

Extract, transform, load, explore, consolidate, and mine huge volume of structured and unstructured data.

Feature Engineering

Advanced techniques are used to create new variables allowing dimension reduction and/or featuring over time customer behavior.

Monitoring

Models' performance is continuously monitored. Data quality and distribution are regularly checked, and models adjusted.

Pattern Detection

Customer behavior patterns are identified. His ongoing activity is carefully tracked and changes to detected patterns are reported.

Data-driven models

New analytical perspectives include all customer data, account activity, ATM transactions, and any available tracked interactions

Smart Prediction

Holistically screening and categorizing the credit portfolio using advanced AI algorithms

Pipeline Managed

An AI/ML framework allowing tech-savvy business experts to build EWS pipelines to explore/process data and to produce, validate, and deploy AI-Powered models
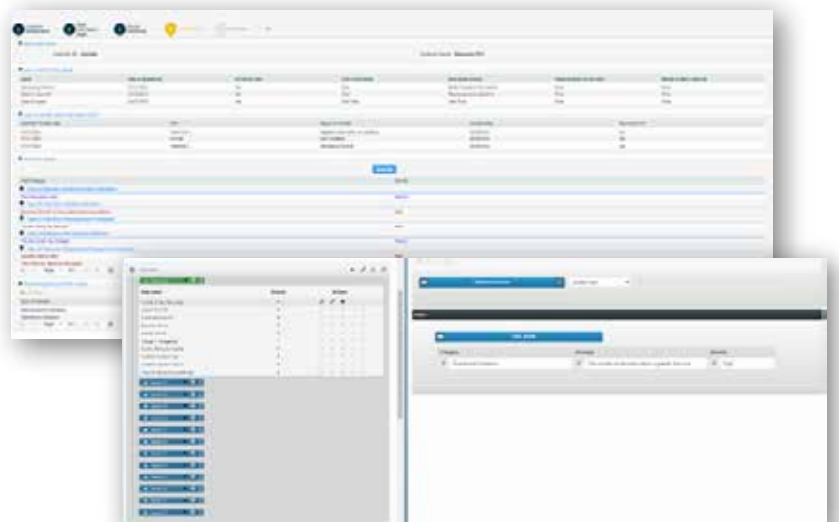
Integrated Alerts

Alerts generated are displayed in compelling dashboards reflecting portfolio health and forecasting delinquency Remediation workflows can be initiated

/ AI-based multi-segment EWS
/ Granular & limitless customization
/ Multi-language/currency/industry/entity
/ Zero code platform
/ On premises or cloud-based
/ A dynamic self-tuned EWS model

TIMELY DETECTION OF DELINQUENT LOANS

axeEWS is provided with standard EWS indicators that the lender can customize as per his credit activity

/ Decrease in account turnover/ income

/ Decreasing profit/increasing loss

/ Increasing of owners'/management's risk

/ Credit Bureau states negative information

/ Negative information of collateral

/ Breach of covenants/contract conditions

/ Restructuring of loan

/ Delay in payment

/ Account blockings

/ Prompt collection

DATA INTEGRATION, THE BACKBONE
OF A SUCCESSFUL AI-BASED EWS MODEL

axeEWS model is built to trigger alerts based on a set of signals. These signals can be configured based on engineered features and AI-generated Data related to the borrower's financial, industrial, geographical, and/or behavioral context

axeEWS helps lenders take timely decisions and move from a classic portfolio monitoring approach, based on past events/financial data to a proactive monitoring approach based on accurate early warning algorithms

axeEWS solution is designed for lenders tracking significant customer data, their financial transactions, as well as any interactions or activities captured through their several and various strategic, management, and operational systems

axeEWS provides a robust and standard framework to

/ Build and customize robust and performing Machine Learning pipelines.

/ Support tech-savvy business experts in the ingestion and processing of structured and unstructured data

/ Produce and deploy high-performing AI-Powered Early Warning Signals models

/ Monitor internal & external data quality (distribution, impact on model performance.)

/ Automate knowledge extraction and analysis through state-of-the-art techniques such as Natural Language Processing (NLP), Predictive Analytics, Big Data Mining, and Clustering

/ Move from an intermittent and limited scope checking, to a regular and wide range portfolio monitoring thanks to holistic screening and categorization of the credit portfolio

/ While gathering data, axeEWS algorithms are fine-tuned over time and increasingly acquire a high level and measurable accuracy. A positive learning curve impacting credit portfolio quality

/ Compelling dashboards reflecting portfolio health, warnings history, as well as delinquency forecast with most risky exposures, while allowing to trigger action plan workflows

/ New analytical perspectives based on customer performance and interactions are available, and changes in his behavior patterns are carefully tracked, reported, and assigned appropriate severities to improve delinquency prediction accuracy

EARLY WARNING SIGNALS ON YOUR OWN TERMS
THANKS TO ZERO-CODE CONFIGURATION TOOLS

axeEWS is provided with axeStudio, a set of embedded zero code administration tools for limitless customization options of EWS with no need for vendor intervention

/ BRM for rules management
/ GUI Designer for screen layouts
/ BPM for workflow to design and manage triggered credit events
/ DMS for electronic document management: automatically generate credit-related documents straight from the system as per the lender templates
/ IAM for ACP users to grant the right permission levels abiding by the bank's security policies
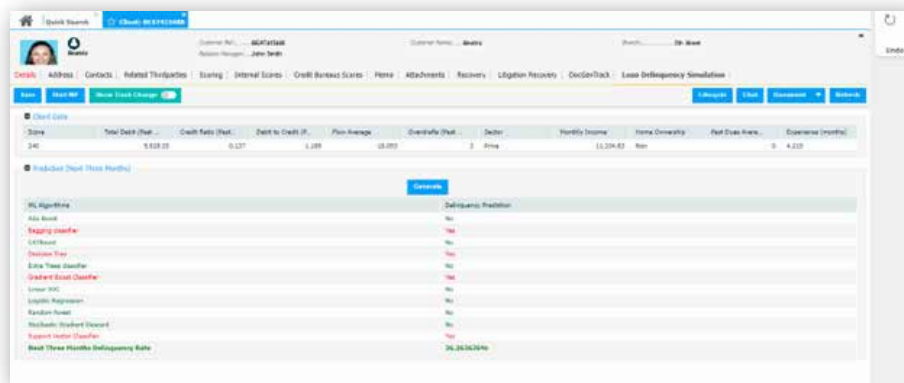
ABOUT A SUCCESSFUL GO LIVE OF ACP AT
SOCIÉTÉ GÉNÉRALE

"

We were looking for a long-term provider to help us in a restructuring project which aimed to bring consistency to our Credit Policy all throughout our international network and to align subsidiaries to the approach used at our model bank.

Flexibility was a major determinant, indeed, axefinance solutions allow us to adjust with any market or regulatoy changes we encounter, aligning ACP to our needs at no extra cost and with absolute autonomy.

In addition, the implementation strategy prepared by axefinance was quite persuasive.

HEAD OF CREDIT ACCEPTANCE SOLUTIONS
SOCIÉTÉ GÉNÉRALE

axefinance
Focus · Expertise · Value

Does axeEWS solution cater to your needs?
Reach out to our teams for more info: marketing@axefinance.com

AMSTERDAM | ABU DHABI | TUNIS | MUMBAI
OTTAWA | HANOI | LAGOS

axefinance.com