

axeSTUDIO

FUTURE-PROOF DIGITAL LENDING
THROUGH ZERO-CODE EMBEDDED
CONFIGURATION TOOLS

A SET OF EMBEDDED CONFIGURATION TOOLS WITH UNLIMITED CUSTOMIZATION OPTIONS

TAKING YOUR PAIN POINTS OFF YOUR SHOULDERS

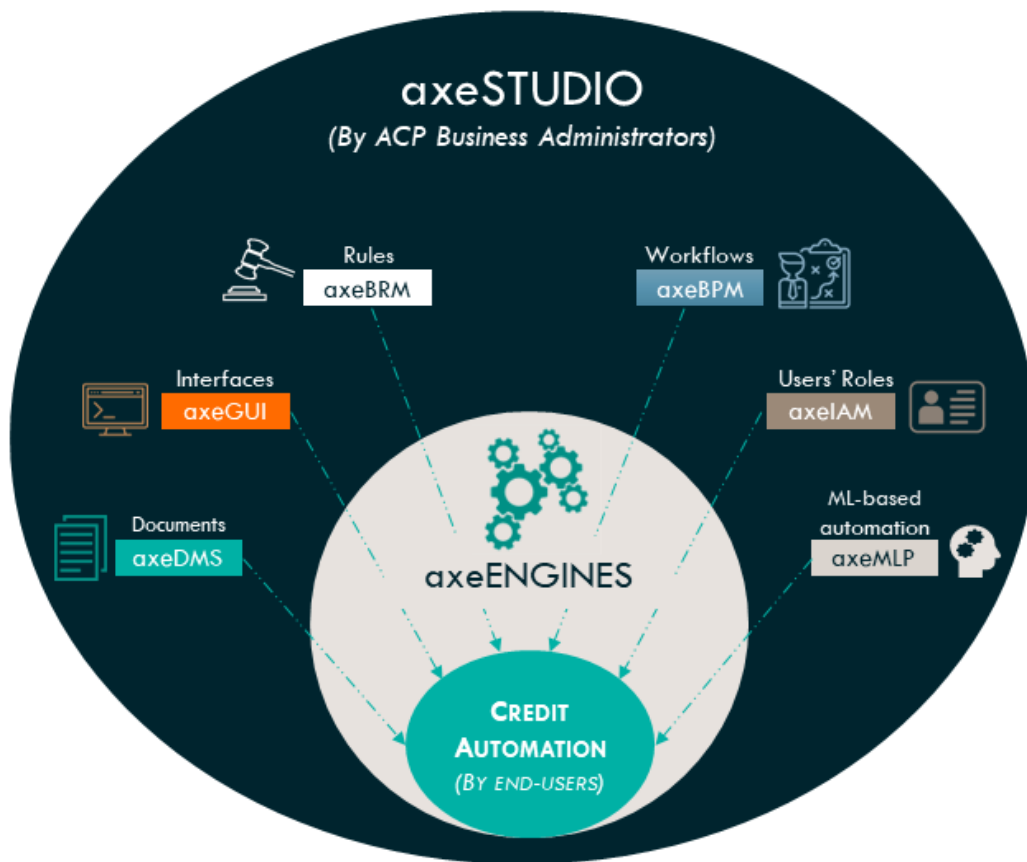
Lenders face different changes in technology, processes, regulations, and policies all the time. Most solutions provided on the market have flexibility that comes at a price. Constant configurations, in the long run, results to expensive costs.

There is a need for lenders to make their processes future-proof and flexible without the need to learn any coding skills for implementation. Self-sufficiency in a credit automation solution is a game-changer allowing lenders to drastically reduce the Total Cost of Ownership (TCO).

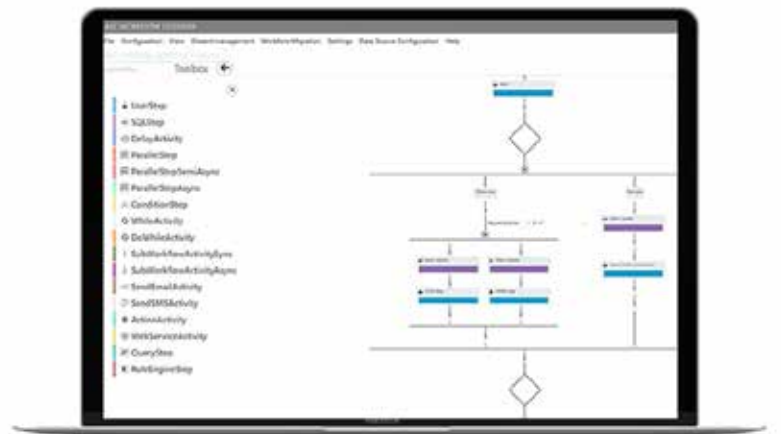
AxeStudio is a set of built-in and user-friendly ACP administration tools with unbounded configuration options that do not necessarily require any IT Skills.

axeStudio embeds axeBRM, axeBPM, axeGUI, axeDMS, axeIAM, and axeMLP along with their corresponding engines (axeEngines).

ACP Business Administrators are trained to be autonomous for future enhancements, optimizations, or amendments of credit policies and/or regulatory guidelines.



- / End-to-end loan process design
- / AI-powered digital lending
- / Multi-segment credit automation solution
- / Real-time internal & external communication
- / Granular & limitless customization options
- / Multi-language/currency/industry/entity
- / On premises or cloud-based



DIGITAL LENDING ON YOUR OWN TERMS THANKS TO ZERO-CODE CONFIGURATION TOOLS

1- axeBRM: A RULE ENGINE & COMPOSER FOR SMARTER LENDING AND IMPROVED AGILITY

axeBRM is used by ACP Business Administrators to implement & amend the bank's credit Business Rules. Configured rules may be simple or complex and can be managed in total self-sufficiency & flexibility through simple queries and drag & drop capabilities.

- / Creation of a dictionary for queries & rules, creating simple and complex vocabularies.
- / Ability to build rulesets with multiple parameters, triggering multiple actions, and generating multiple outputs.
- / Elaboration of complex rules & queries using arithmetic operators & predefined functions while setting rules priorities.
- / Controls when building/publishing/deploying/managing each axeBRM item through workflows.
- / Comprehensive logs allowing rigorous rules versioning and tracking.
- / Out-of-the-box "Build Your Own Expression", a tool that helps lenders to develop their own simple or complex expressions.

2- axeBPM: CONFIGURATION OF ALL CREDIT WORKFLOWS PROCESSES

The drag & drop capabilities and user-friendly interfaces of axeBPM allows ACP Business Administrators to benefit from a great flexibility while finetuning existing workflows or designing new ones.

- / ACP is delivered with preconfigured business processes such as customer onboarding, credit application, and collateral perfection.
- / A workflow step could involve user intervention through a predefined interface, processing step executing preconfigured business rules, or integration step invoking an API/web services.
- / Every task can be assigned to a user or a group of users.
- / In compliance with the bank's internal policy or regulatory guidelines, each step in the workflow may include predefined conditions to be met before proceeding to the next stage.
- / Each step leads to a set of configurable outputs used for workflow automatic routing.
- / Parallel workflows can be configured in a synchronous or asynchronous manner.
- / Sub-workflows can be configured and triggered by other workflows.

3- axeGUI: TOTAL CONTROL ON ACP SCREEN LAYOUTS & GRAPHICAL USER INTERFACE

The perfect embedded tool giving the bank self-sufficiency to configure all ACP screens with no need for any specific development, nor change in the database structure.

- / Create and remove unlimited number of fields in any language, define and edit fields' properties.
- / Dynamically amend screen layouts according to the type of credit application, client segment, or object.
- / Create dropdown lists that can be extracted from any internal or external data source.
- / Customize all types of messages: guidelines, alerts, notifications, errors which can be triggered at different events.
- / Configure dynamic screen display based on a segment, product, or industry type.
- / Activate track change across ACP screens at a very granular level empowering users with the ability to display data changes occurring in the credit application lifecycle.

4- axeDMS: CONSISTENCY, COMPLIANCE, AND A PAPERLESS CREDIT PROCESS

A native document management tool used to customize and generate documents automatically as per the bank's templates: headings, sections order, tables, boxes, logos, fonts, and colors. All kind of documents can be managed through the credit process.

- / Documents are generated from ACP end-user screens taking into account their access rights.
- / Documents may be exported in several formats (pdf, word, excel) & printed straight from ACP.
- / During any process, a specific document can be generated according to the stage that the application has reached.
- / Define and link simple and complex data objects (fields, grid, structure, etc.) to a document data-template.
- / Multi-language capability & consistency between document-template, data captured, and generated document.
- / MS Word® and Excel® template designer to create and manage document template ensuring version tracking.
- / Ability to add tags to a document template to empower it with data.

TOTAL SELF-SUFFICIENCY & QUICK ADJUSTMENT TO LENDING POLICY, REGULATION, AND MARKET CHANGES

5- axeIAM: IDENTITY & ACCESS MANAGEMENT TO CONFIGURE USER ROLES IN A VERY GRANULAR MANNER

ACP integrated administration tool used to manage and monitor users' roles and access rights for all ACP components. It prevents the bank from data loss and security breaches as well as segregation of duties. Two different access controls are defined and managed through axeIAM:

- / Data access limitation through "User groups": a Relationship Manager from a central region may not see clients of the eastern region.
- / Function access rights through "User profiles": "Create", "Update", "Delete", "View" rights, for each ACP screen. This high level of granularity is very useful when it comes to "enabling" or "disabling" data fields at specific steps of the workflows .
- / Based on a pre-designed workflow, a user receives only the tasks that have been assigned and the related documentation.
- / User's handling through import and user's creation and validation based on maker and checker process.

6- axeMLP: AN INNOVATIVE FRAMEWORK FOR AN AI-BASED CREDIT PROCESS AUTOMATION

axeMLP is ACP Machine Learning Pipeline Automation Tool helping lenders to efficiently conduct ML-based projects and produce accurate Artificial Intelligence models.

- / ID and/or face recognition.
- / Social media screening.
- / Automatic recognition & content extraction of documents such as pay slips, address proof, and financial reports.
- / AI-based scoring models, adverse media screening & monitoring.
- / Portfolio Analysis through customer segmentation and sensitivity analysis.

ABOUT A SUCCESSFUL GO LIVE OF CREDIT CARD LOANS IN VIETNAM



Overall, we are very happy with ACP, it allowed crystal clear efficiency and credit risk mitigation gains. The most appreciated component of this solution is for me is the **Business Rule Engine**, a real game-changer in terms of configuration UX and flexibility.

Thanks to fully digitalized credit card loans processing through ACP, the bank maintained its growth even during the lockdown period and, the turnover of the credit cards business segment has been significantly increased



HEAD OF TECHNOLOGY DELIVERY SERVICE DEPARTMENT

LEADING RETAIL BANK IN VIETNAM

