

pACP

A REALM OF NEW REVENUE
STREAMS UNLOCKED FOR RETAILERS
& SERVICE PROVIDERS

pACP, A FUTURE-PROOF INTEGRATED BNPL & POS FINANCING SOLUTION

TAKING YOUR PAIN POINTS OFF YOUR SHOULDERS

Facing a restless agile market, retailers need innovative solutions addressing complex business logics, however, the lack of relevant financing options is one of the main causes of customer churn.

Customers are looking for retailers offering easy-to-use, fully digital, and affordable **financing solutions** to build a direct relationship with rather than a third-party lender.

Partner ACP - pACP – is a user-friendly portal offering a seamless financing journey available in-store or across the retailer e-commerce channels (website or mobile app).

Ensuring prompt loan disbursement through a simplified process at the Point of sale (POS), pACP alleviates the need for long bank processes assisting both the business and the customer.

pACP helps banks transforming their partners into real **digital credit enablers** while unlocking new product channels & revenue streams.



THE PARTNER

- Shortening the credit TAT
- Increasing customer satisfaction & lifetime value
- Increasing sales conversions
- Improving risk mitigation



THE CUSTOMER

- Seamless financing solution at the POS or its e-commerce channels (website, mobile app.)
- No trips to the bank, the business is the lender
- Instant credit application status updates
- Goods at the customer's fingertips



THE BANK

- Unlocking new product channels
- Increasing revenues
- Increasing partners' satisfaction
- Enlarging partners' network
- Managing partners in a proactive manner

- / AUTOMATED FINANCING AT THE POS (POINT OF SALE)
- / AI-POWERED LENDING DIGITALIZATION
- / SUITABLE FOR EXISTING OR NEW-TO-BANK CUSTOMERS
- / GRANULAR & LIMITLESS CONFIGURATION OPTIONS
- / MULTI-LANGUAGE/CURRENCY/INDUSTRY/ENTITY
- / LOW CODE PLATFORM
- / ON PREMISES OR CLOUD-BASED



EFFICIENT END-TO-END LOAN MANAGEMENT



SEAMLESS OMNICHANNEL JOURNEY



REDUCED CREDIT ORIGINATION COSTS

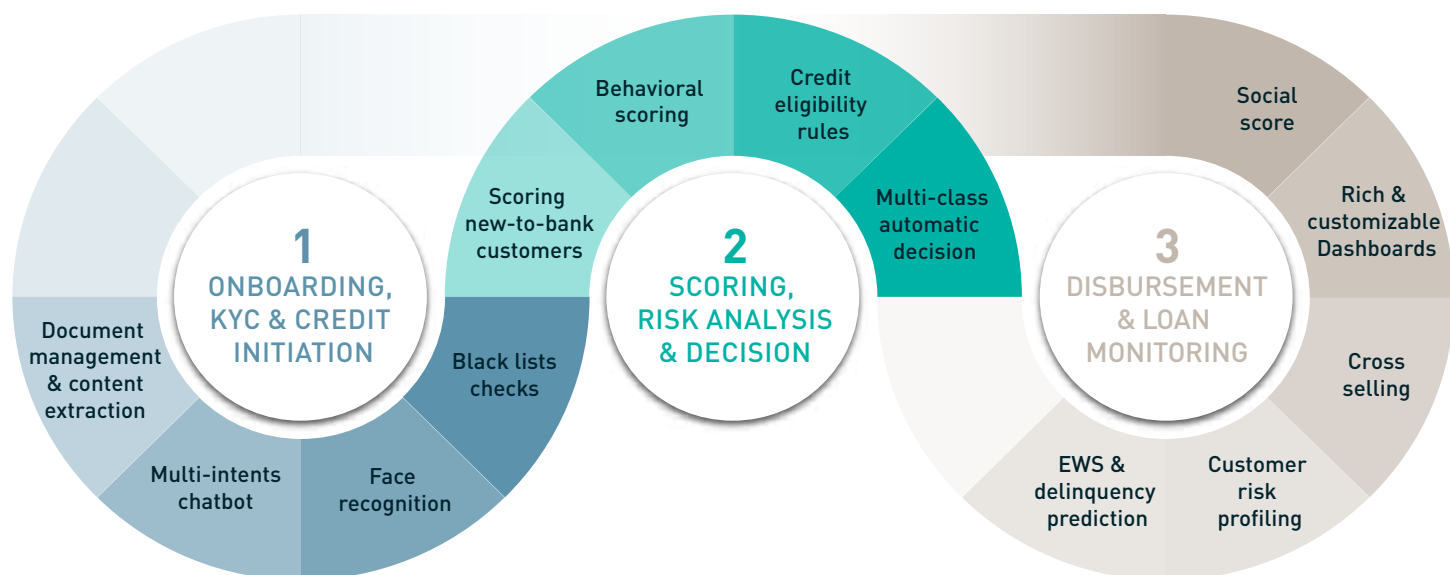


RISK-FREE, PAPERLESS & FAST TRACK DECISION



FLAWLESS E-COMMERCE CHANNELS INTEGRATION

EMPOWERING BUSINESSES WITH AN AI-BASED END-TO-END SOLUTION FROM KYC TO SERVICING



1- ENSURE A PROMPT LOAN INITIATION ON-THE-GO

pACP powerful APIs allow an omnichannel initiation of the Credit Application (CA) leveraging AI to accelerate this first crucial step in a BNPL/POS financing context:

- / Customers can initiate the loan when browsing goods from partner online shops or mobile apps.
- / Partners can initiate a loan on behalf of their customers either through a dedicated pACP workplace or by integrating their own Sales/CRM/KYC systems.
- / KYC forms can be customized as per the transaction/partner type (prospect or bank customer).
- / Digital & instant borrower onboarding thanks to AI-powered features (face/ID recognition and content extraction)
- / Document submission can be done on-the-go by all stakeholders through their respective portals.

2- TRADITIONAL & AI-BASED SCORING INTEGRATED INTO ONE SINGLE PLATFORM FOR ACCURATE CREDIT DECISIONS

Accurate creditworthiness and compliance checks are addressed through pACP powerful set of APIs ensuring a seamless integration of data from different sources.

- / Customized pricing and approval workflows tailored to each and every partner's industry vertical.
- / Flawless risk mitigation thanks to pACP loan eligibility rules. These rules can be based either on the inputs of the bank's credit risk experts or AI neural network technics leveraging customer historical credit transaction data along with new featured variables reflecting their loan repayment behavior.
- / Powerful APIs ensure data integration with external and internal databases while complying with GDPR international directives, country regulations, and bank policies.
- / pACP automatically generates credit terms and conditions as per the bank policy and the partner agreement.

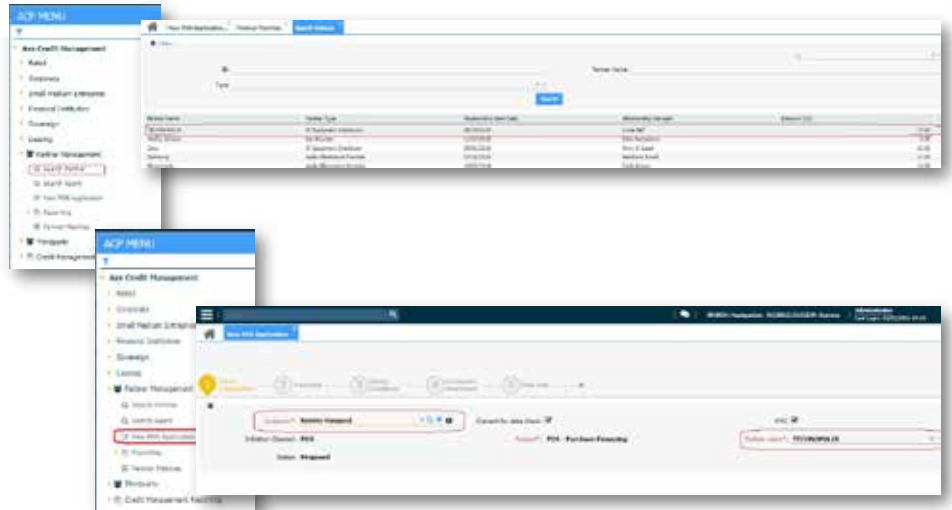
3- ADVANCED DATA ANALYTICS USEFUL FOR LOAN MONITORING AND BENEFICIAL FOR CROSS-SELLING OPPORTUNITIES

- / Customers can initiate the loan when browsing goods from partner online shops or mobile apps.
- / Banks and partners leverage pACP to offer an ultimate digital financing journey using mobile push notifications, to follow up on loan application status, as well as to convey loan rejection justifications.
- / 360° dashboards of partner activity including pending CAs, disbursed loans, and rejected CAs.
- / Cas' data is stored in pACP to be leveraged for insightful reports, scoring, and cross-selling purposes.

BECOME A BNPL LENDER ON YOUR OWN TERMS THANKS TO pACP HIGHLY FLEXIBLE & SCALABLE SOLUTION

pACP provides the best user experience to the bank, the partner, and the customer. Embedded intuitive administration tools (BRM, GUI Designer, BPM, DMS, and Identity & Access Management) give the user total self-sufficiency in creating and managing:

- / Partner lists, group of partners
- / Bank's terms & conditions agreed with the bank
- / Partners promotions, commissions, special offers
- / Agents & store lists
- / Partners products, pricing catalogues
- / List of contracts
- / Borrowers and co-borrowers



Thanks to its robust set of APIs, pACP benefits are tangible not only for retailers but can be extended safely to any stakeholder in the credit value chain such as collateral valuers, debt collectors, loan servicers, architects, and lawyers.

ABOUT A SUCCESSFUL POS FINANCING SOLUTION GO LIVE AT OTP MOLDOVA



AXE CREDIT PORTAL (ACP) HAS BEEN PRODUCTIVELY RUNNING SINCE 2017 AND WE ARE SATISFIED WITH THE SOFTWARE PERFORMANCE AS WELL AS THE SERVICE & SUPPORT QUALITY.

IN 2021, A SUCCESSFUL VERSION UPGRADE TOOK PLACE TO MOVE FROM ACP V.6 TO V.7 ALONG WITH THE IMPLEMENTATION OF A NEW POINT OF SALES MODULE (POS) TO GIVE ACCESS TO THE DIFFERENT TYPES OF PARTNERS AT OTP BANK OF MOLDOVA.

THANKS TO ACP, WE HAVE BEEN ABLE TO REDUCE DRASTICALLY THE TURNAROUND TIME TO MAINTAIN A HIGH DEGREE OF CUSTOMER SATISFACTION, AS WELL AS ENHANCE OUR OVERALL CREDIT PROCESSES.



DELINSCHI PETRU
DEPUTY CEO- COMMERCIAL DIRECTOR RETAIL BANKING
OTP BANK - MOLDOVA

