

ACP Loan Servicing

EFFICIENT AUTOMATION
OF POST-APPROVAL LOAN LIFECYCLE

SEAMLESS DIGITAL LOAN SERVICING

TAKING YOUR PAIN POINTS OFF YOUR SHOULDERS

Studies* have shown that lenders enforce up to 2 to 3 times more work to avoid regulatory compliance failure. Dependency on manual systems leads to slower processing of customer loan servicing requests which remain prone to human errors.

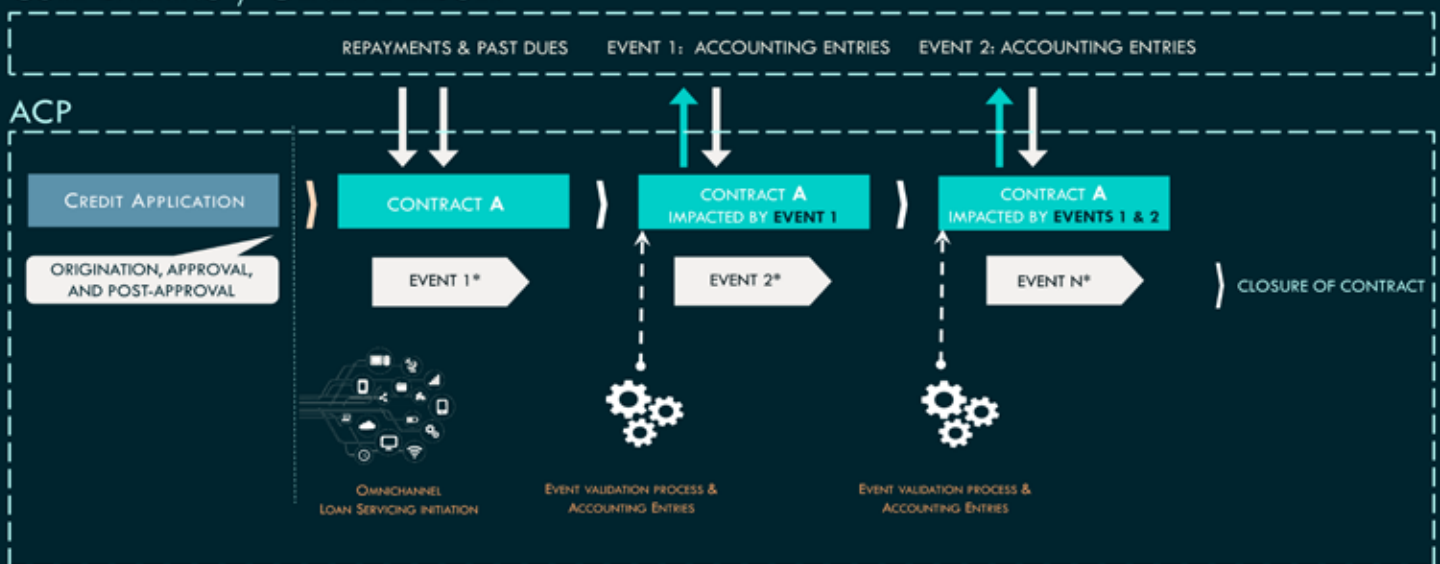
To compete in an increasingly demanding market for enhanced loan servicing experience, lenders need a solution to efficiently streamline servicing and offer an omnichannel journey while mitigating risk and ensuring flexibility, ease of use, and integration.

*According to panelist Craig Hughes from CC Pace.

ACP Loan Servicing allows lenders to efficiently automate events and customer requests such as re-negotiation, re-scheduling, and variable-rate loan changes. Being part of an end-to-end multi-segment digital loan solution, and empowered with collection, AI-based early warning signals & accounting engine among other features, ACP loan servicing is the perfect solution covering the automation of each step of the credit lifecycle, starting from post-disbursement, through one collaborative platform offering a unified user experience.

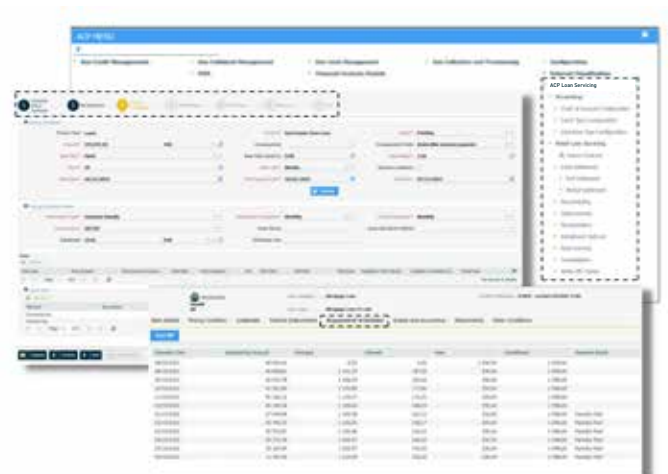
Thanks to self-sufficient and limitless customization options, ACP Loan Servicing is a future-proof solution that ensures customer satisfaction, process efficiency, and lower Total Cost of Ownership (TCO).

CORE BANKING / GENERAL LEDGER



* LOAN SERVICING EVENTS SUCH AS Early settlement (full/partial) | Re-negotiation | Instalment deferral | Restructuring | Rescheduling | Consolidation | Write-off/Write-down | Limits reallocation | Events on collateral/guarantee | Overdraft interest calculation | Repayment feedback and billing settlement | Classification/declassification (Loans & counterparty) | Past due penalty calculation | Interest/amortized fees accruals | Variable rate change impact | Mitigant value adjustment

- / ON PREM. OR CLOUD-BASED SOLUTION
- / MULTI-SEGMENT DIGITAL LOAN SERVICING (RETAIL, COMMERCIAL)
- / OPEN SERVICING PLATFORM WITH ROBUST SET OF APIs
- / INTEGRATED END-TO-END OPTIONS SUCH AS COLLECTION & AI-BASED EWS)
- / MULTI-ENTITY & MULTI-CHART OF ACCOUNTS
- / 24/7 MULTI-TIMEZONE
- / OMNICHANNEL SERVICING JOURNEY
- / GRANULAR & LIMITLESS CUSTOMIZATION OPTIONS
- / ZERO-CODE PLATFORM
- / REAL-TIME INTERNAL & EXTERNAL COMMUNICATION



SMART AUTOMATION COVERING EVERY STEP OF THE LOAN SERVICING PROCESS

Increase efficiency and reduce manual workloads automating all processes required to fulfill all post-disbursement events and customer loan servicing requests such as:

- / AI-powered scoring models
- / Re-negotiation
- / Instalment deferral
- / Restructuring
- / Rescheduling
- / Consolidation
- / Write-off/Write-down
- / Limits reallocation
- / Events on collateral/guarantee
- / Instalment billing
- / Overdraft interest calculation
- / Repayment feedback and billing settlement
- / Classification/declassification (loans & counterparty)
- / Past due penalty calculation
- / Interest/amortized fees accruals
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- / Automate all events' steps from fetching existing customer contract to simulation of new pricing conditions & corresponding fees, generation of updated payments schedule, attachment of documents, approval process, accounting entries, and penalties & fees management.
- / Communicate instantly with customers and internal bank stakeholders through multiple channels (chats, e-mails, and SMS notifications and alerts.)
- / Create customized loan servicing dashboards as needed to track full portfolio performance and monitor reports such as evolution and trend-analysis of DPDs, total amount of payments, and average approval TATs.



BUILT-IN ACCOUNTING AND BATCH ENGINES FOR A FLAWLESS 24/7 SERVICING

Thanks to powerful set of APIs, ACP Loan Servicing solution allows the use of accounting schemes, products, services, events, and accounting rules in a real-time manner:

- / Automate the accounting process for all loan servicing events (single and batch events).
- / Efficiently monitor loan profitability generating & recording accounting entries for each event in a GL.
- / Communicate in a real-time manner between CBS and ACP Loan Servicing accounting engine.
- / Anticipate borrowers' needs and efficiently mitigate risk thanks to daily batch processing (classification, provisioning, mitigant value adjustment).
- / Configure accounting engine as per local regulations thanks to multi-chart of account schemes in total self-sufficiency (drag and drop, zero-code configuration).



INTEGRATED LOAN SERVICING WITH OPTIONS

Seamlessly integrate ACP Loan Servicing with other ACP modules and options for an end-to-end, single-entry loan processing journey from KYC to servicing that can be extended to other credit stakeholders

- / Benefit from better risk mitigation and reduce the number of defaults through ACP AI-based early warning signals.
- / Improve overall efficiency of the whole collections process and maximize recovery rate thanks to axeCollection.
- / Capture all inputs required to accurately calculate the optimal provisioning.
- / Automate collateral valuation as per bank policies and manage all collateral portfolio in a centralized manner.
- / Ensure an on-the-go after-sale experience to respond immediately to customer requests across all platforms thanks to axeOmnichannel and strong sets of APIs.
- / Provide low-touch interactions loan servicing through any device.



LOAN SERVICING ON YOUR OWN TERMS THANKS TO axeSTUDIO

ACP Loan Servicing solution is provided with axeStudio, a set of embedded and zero code administration tools for limitless customization options with no need for vendor intervention.

- / BRM for rules management.
- / GUI Designer for screen layouts.
- / BPM for workflow and process design as per the bank's loan servicing policies and regulations.
- / DMS for electronic document management such as contract amendments after rescheduling requests from the customer.
- / IAM for ACP users to grant the right permission levels to all steps of the loan servicing process.

