

axeCorporate Lending

END-TO-END DIGITAL LENDING
TAILORED TO LARGE-SCALE
BUSINESSES

axeCORPORATE LENDING, A FUTURE-PROOF INTEGRATED DIGITAL LENDING SOLUTION

TAKING YOUR PAIN POINTS OFF YOUR SHOULDERS

Large-scale businesses are facing many challenges including lengthy processes, liquidity shortages, and unpredictable demand. They need a lender offering flexible financing journeys to help them thrive in uncertain times.

At the same time, corporate credit risk assessment is complex with huge amounts, different types of credit, multiple data sources, rigorous regulations, and decision-making involving key stakeholders. Lenders need a long-term partner with strong expertise to efficiently automate corporate loans while accurately mitigating risk.

axeCorporate lending is an AI-based flexible solution to automate loans granted to large businesses including KYC, origination, credit assessment, approval, limit and collateral management, automatic document generation, reporting, portfolio monitoring, and TAT flow monitoring and control.

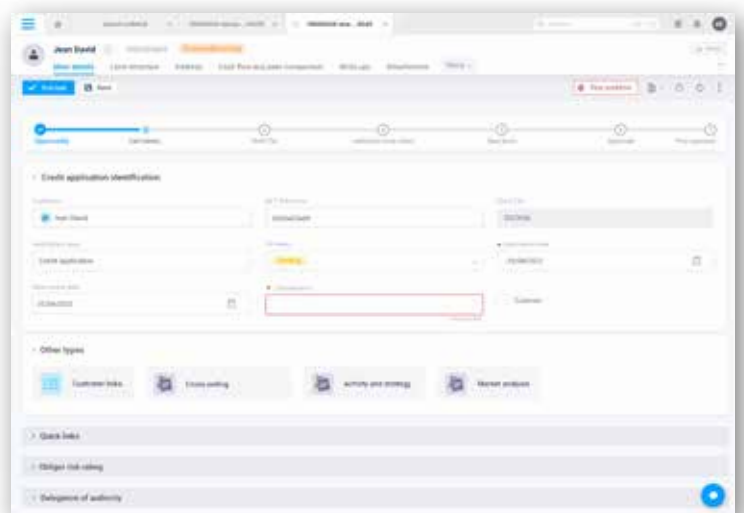
Covering all types of corporate credits such as letter of credit, line of credit, revolving credit facility, capital loans, and factoring, axeCorporate lending removes roadblocks and streamlines processes allowing the bank to respond efficiently to specific financing needs of large-scale businesses.

CORPORATE

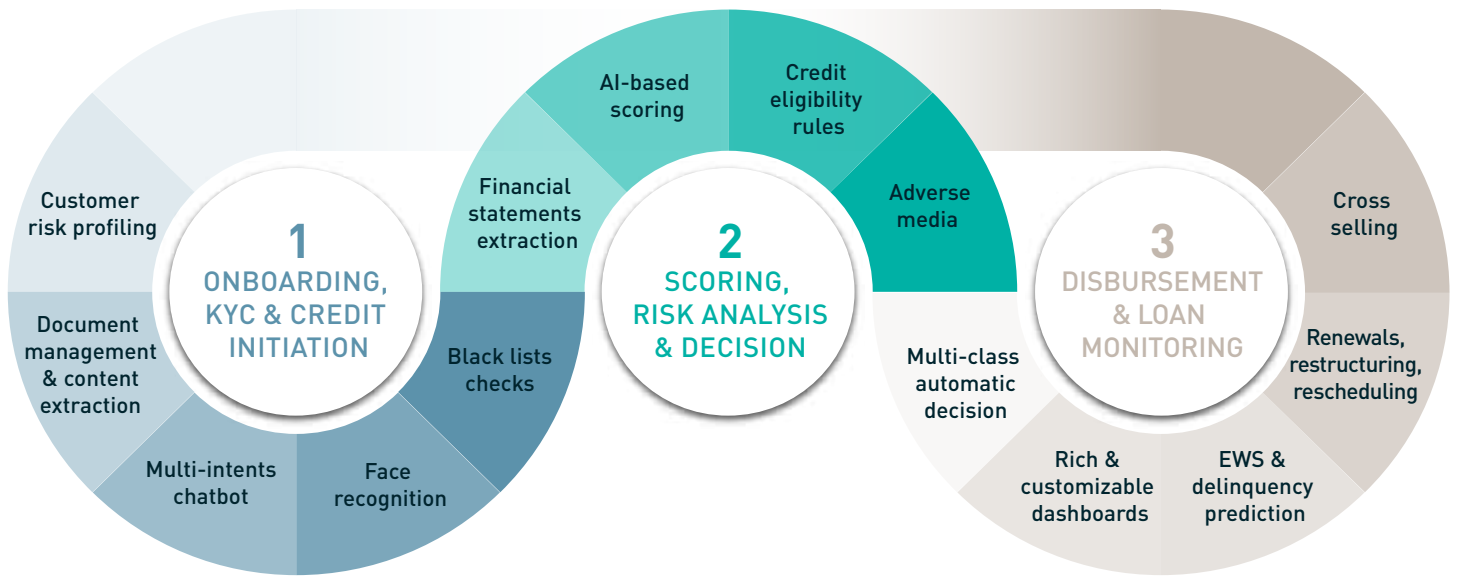
BANK



- / End-to-end corporate loans management
- / AI-powered digital corporate lending
- / Real-time internal & external communication
- / Granular & limitless customization options
- / Multi-language/currency/industry/entity
- / Zero-code digital lending solution
- / On premises or cloud-based



EMPOWERING LARGE BUSINESSES WITH AN AI-BASED END-TO-END DIGITAL LENDING SOLUTION



1- ENSURE A DIGITAL ONBOARDING AND PROMPT CREDIT INITIATION

- / Leads and KYC forms can be customized as per the bank's needs (prospect or bank customer).
- / AI-powered borrower onboarding (face/ID recognition).
- / Credit Application (CA) leveraging AI (financial statements extraction).
- / KYC & PEP checklists.
- / Capture details of industry, market, competitors, vendors, suppliers.
- / Financial reports, cash flow and peer analysis.
- / A complete 360°, integrated, and single view of customer.
- / Multi-entity (package) group credit application.

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

- / Accurate credit worthiness assessment thanks to real-time data integration with external and internal data sources (CBS, Rating Systems, CRM, black-lists, credit bureaus & other third parties).
- / Enhance credit decision quality by integrating new data sources (adverse media, sentiment analysis, social scores).
- / Build innovative ML-based scoring models that are fully integrated with the ACP.
- / Create a customized scoring template based on qualitative score (PESTEL factors & company management) quantitative score (financials & key ratios) and assign weights to each factor.
- / Define internal rating scale based on final score or host a customized scoring model via integration.
- / Ensure compliance with GDPR international directives, country regulations, and bank policies.
- / Automate delegation of authority as per the institution's credit policy.
- / Risk-based pricing projections and actual calculations for PD, LGD, EAD, economic profit, and RAROC.
- / Tracking & monitoring: collaterals, covenants, conditions precedent and subsequent, and internal risk triggers.
- / Analysis of cash flows, peer comparison, credit analysis write-up.

3- DATA ANALYTICS USEFUL FOR LOAN MONITORING, SERVICING & BENEFICIAL FOR CROSS-SELLING

- / Banks and partners leverage 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 to be leveraged for insightful reports, scoring, and cross-selling purposes.

- / Renewals / increase or decrease limits / advance payments / alerts (notification on tasks assigned, expiry alerts).
- / Regulatory reporting enabled by a comprehensive credit and risk data model.
- / Customizable dashboards displaying operational statistics and KPIs such as number and evolution of credit applications/year, same period last year, average turn-around time (TAT).
- / Advanced portfolio analysis features: aggregated exposures by sector/client/segment/country/rating class.
- / Powerful business intelligence modules such as re-configured OLAP cubes and dash boarding environment.
- / Historical data storage, slice and dice credit data analysis, dashboards and dynamic reports building.

CORPORATE LOANS ON YOUR OWN TERMS THANKS TO ZERO-CODE CONFIGURATION TOOLS

axeCorporate Lending solution is provided with axeStudio, a set of embedded and zero-code administration tools for limitless configuration options with no need for vendor intervention.

- / BRM for rules management:
 - / Campaign management: adapt to market changes by addressing timely any potential funding needs, automatically suggest pricing & match the right loan to the right SME depending on size and sector.
 - / Build dynamic credit policies to trigger the corresponding approval workflow process based on loan type, value, segment, or other parameters defined by the bank.
- / GUI Designer for screen layouts with default values.
- / BPM for workflow and process design, annual review, interim review, greenlight, fast track, in principal approval.
- / DMS for electronic document management: credit memo, loan agreements, offer letters and other templated documents. Generate credit-related documents & corresponding checklists straight from the system as per the bank's templates.
- / IAM for ACP users to grant the right permission levels abiding by the bank's security policies.
- / Provide collaborative task management with automatic case dispatching, exceptions & deviation management, and electronic documentation management (storage, retrieval, sharing and tracking).

ABOUT A SUCCESSFUL REMOTE IMPLEMENTATION OF ACP IN VIETNAM



A well-tuned implementation methodology from preparation to Go Live and a successful knowledge transfer through advanced trainings ensured to the credit teams a smooth hands-on of the solution to adopt it and benefit from its powerful features. ACP will help us gain in terms of efficiency especially in this pandemic context, indeed, working remotely and benefiting from mACP, **the mobile version of ACP solution**, is of great help to continue serving customers remotely and ensuring a shortened Time to Yes for all credit segments at the bank (Corporate, SME, FI & NBF).

I would like to appreciate the milestones we have reached together throughout our co-operation in this project. I hope to continue the remarkable fruitful streak, and may our collaboration flourish into further accomplishments.



DEPUTY DIRECTOR AT THE CREDIT RISK MANAGEMENT DEPARTMENT
TIER 1 BANK IN VIETNAM

