

# axeCommercial Lending

INNOVATIVE & FUTURE-PROOF  
DIGITAL LENDING

# axeCOMMERCIAL LENDING, A FUTURE-PROOF INTEGRATED DIGITAL LENDING SOLUTION

## TAKING YOUR PAIN POINTS OFF YOUR SHOULDERS

As of 2021, only 27% of commercial lenders have committed to digital transformation initiatives. A lot of financing opportunities are missed on resilient SMEs which present a potential growth. Lenders are still pulled down by in-branch credit initiation, inefficient and long manual processes, decentralized systems, costly paper hardcopies, and outdated legacy systems.

Lenders need a future-proof and innovative solution that will meet all their business requirements while allowing them to keep pace with competitive forces and future trends in the market.

axeCommercial Lending is an AI-based end-to-end digital lending solution that allows banks to efficiently automate loans granted to SMEs, SMB's, MSME and Microfinance. RMs, underwriters, and portfolio managers optimize their time, reducing repetitive and manual tasks and focusing on their core business thanks to streamlined credit processes.

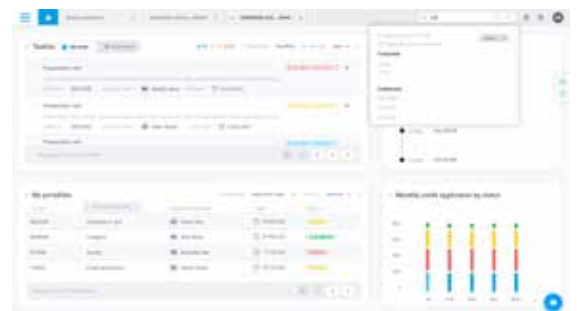
axeCommercial Lending covers the automation of all commercial loans including but not limited to business overdraft, facility, equipment loan, and commercial construction awarding commercial lenders competitive differentiators on cost, customer experience, and overall market share and margins.

## BUSINESS

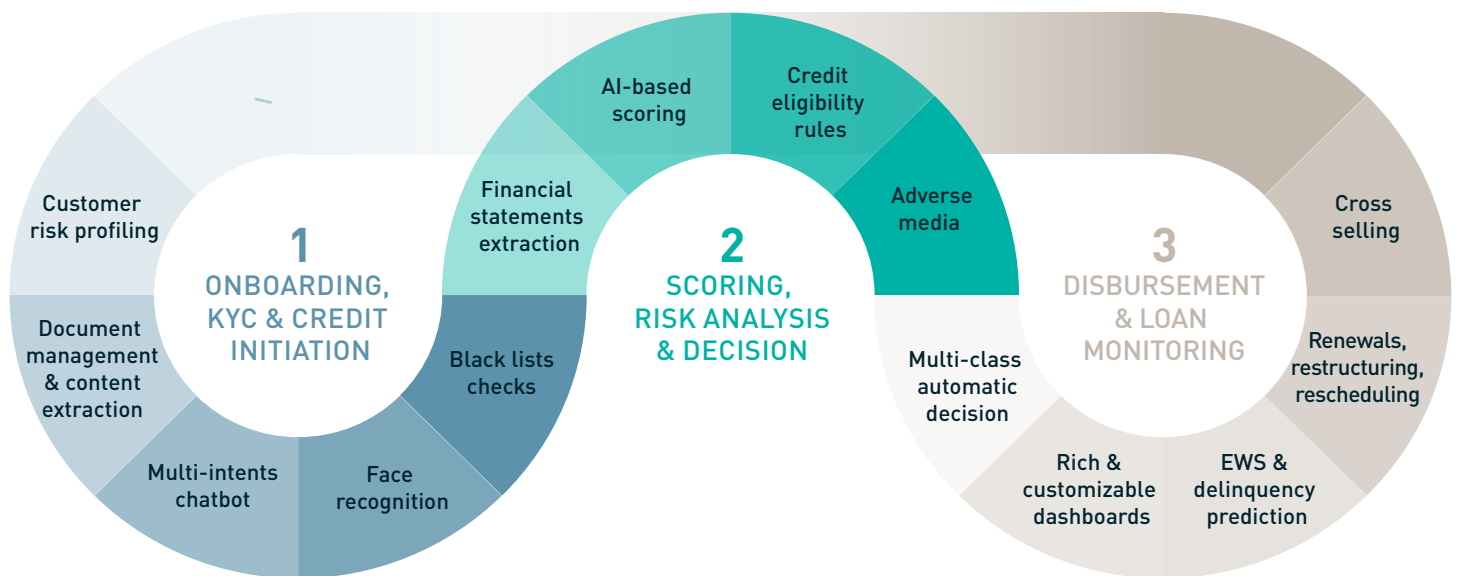
## BANK



- / End-to-end commercial loans management
- / AI-powered digital commercial 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 BUSINESSES WITH AN AI-BASED END-TO-END DIGITAL LENDING SOLUTION



## 1- ENSURE A DIGITAL ONBOARDING AND PROMPT CREDIT INITIATION

- / AI-powered borrower onboarding (face/ID recognition).
- / Credit Application (CA) leveraging AI (financial statements extraction).
- / Automate and manage effectively onboarding and follow-up processes.
- / Ensure an omnichannel experience interacting with your customer through multiple channels.
- / Speed up the credit process while ensuring higher security thanks to digital signature capabilities.
- / Respond immediately to customer requests about progress on a credit application.
- / Rapidly implement changes to loan application.
- / pACP solution can be integrated with axeCommercial Lending to offer Point-of-Sale financing.

## 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, 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

- / Benefit from a real-time monitoring of the SME lending activities through BI dashboards using historical data, slice and dice credit data analysis, and dynamic reports to help make strategic decisions on the bank portfolio.
- / Financial reports, cash flow, and peer analysis.

- / Regulatory reporting enabled by a comprehensive credit and risk data model.
- / Servicing events automation such as instalment postponement, rescheduling, and early repayment (partial/full).
- / AI-based Early Warning Signals (EWS) for delinquency prediction.
- / Alerts & notifications on tasks assigned.
- / High level of data coherence and integrity to avoid information discrepancies.

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

axeCommercial 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).

axeCommercial Lending can be seamlessly integrated with other ACP modules or implemented as a standalone solution. Thanks to its robust set of APIs, axeCommercial Lending benefits can also be extended safely to any stakeholder in the credit value chain such as collateral valuers, debt collectors, loan services, architects, and lawyers.

### 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 flourishes into further accomplishments.



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

