

# axeCloud Lending

A FUTURE-PROOF CLOUD-BASED  
DIGITAL LENDING SOLUTION

# STATE-OF-THE-ART DIGITAL LENDING WITH THE CONVENIENCE AND COST ADVANTAGES OF A CLOUD-BASED SOLUTION

## TAKING YOUR PAIN POINTS OFF YOUR SHOULDERS

Given the high competition, lenders need to be at the top of their game to give end customers the kind of financing journey they expect; tailored fast-track loans, and an omnichannel customer journey.

For this, lenders need to initiate the shift to cloud-based digital lending to benefit from an optimized total cost of ownership, faster & easier implementation and upgrades, high availability, and agility.

axeCloud lending is an AI-based future-proof solution to automate the entire credit lifecycle from KYC to servicing. axeCloud lending covers all segments: Corporate, Commercial, Retail, FI, Sovereign, Islamic Finance, Community Banking & Credit unions, Microfinance, BNPL, POS financing, and loan collectors & servicers.

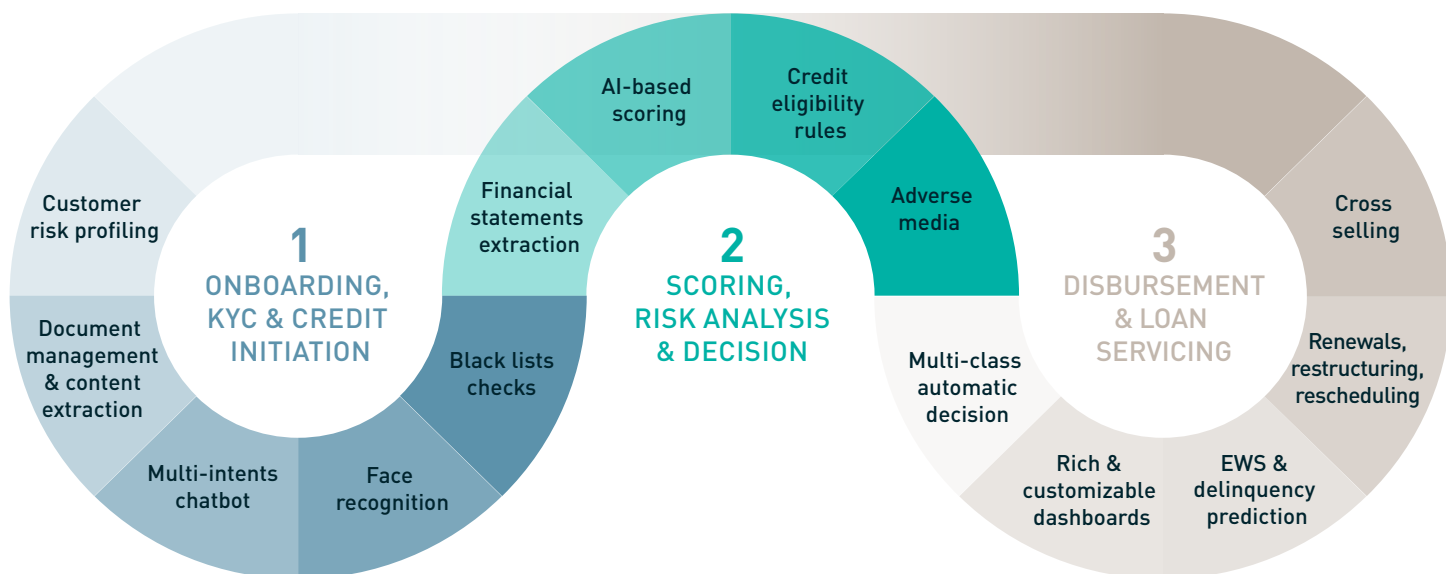
Be it with cloud providers like Azure, Amazon, or Google, deploying ACP following a public, private, or hybrid model, you just have to choose what suits you the best and let axefinance experts do the rest!



- / AI-powered cloud-based digital lending
- / Omnichannel financing journey
- / Zero-code platform
- / Seamless integration with third parties' systems
- / Optimized Total Cost of Ownership - TCO
- / Low implementation costs (subscription-based)
- / Fast and easy deployment
- / Automatic releases and upgrades
- / Automatic backup and disaster recovery
- / Safe and secure (transparent data encryption)
- / Granular & limitless customization options
- / Multi-segment/language/currency/industry/entity



# EMPOWERING LENDERS WITH A CLOUD-BASED, SIMPLE, AND AGILE DIGITAL LENDING SOLUTION



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

- / KYC forms can be customized as per the bank's needs (retail/commercial/corporate, prospect/bank customer).
- / AI-powered onboarding (face/ID recognition, financial statements extraction)
- / Document submission can be done on the go by all stakeholders
- / Capture details of industry, market, competitors, vendors, and suppliers
- / Related third-party information
- / 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

- / Real-time data integration with external and internal data sources (Rating Systems, CRM, black-lists, credit bureaus)
- / Enhance credit decision quality by integrating new data sources (adverse media, sentiment analysis, social scores)
- / Create a customized scoring template based on qualitative and quantitative score and assign weight to each factor
- / Build innovative ML-based scoring models that are fully integrated with the ACP
- / Define an internal rating scale based on the 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

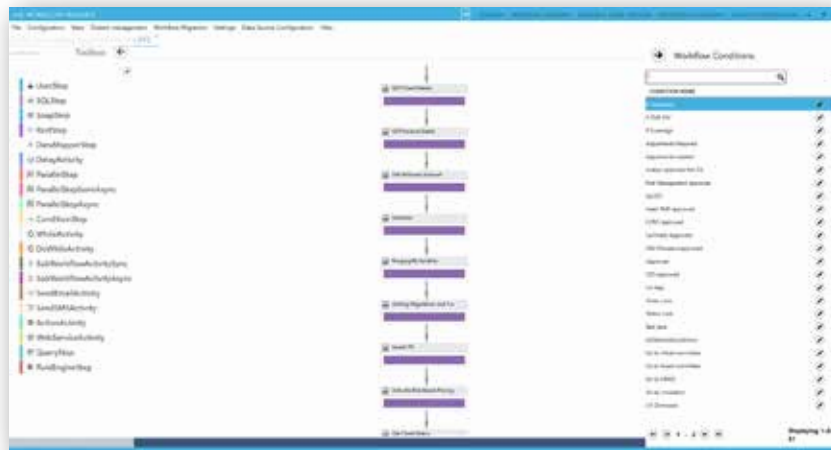
## 3- DATA ANALYTICS USEFUL FOR LOAN MONITORING & SERVICING, AND BENEFICIAL FOR CROSS-SELLING

- / 360° view of your customers and prospects
- / Automatic allocation of tasks via client-specific workflows
- / Rules-based decision-making and routing mechanism
- / Real-time alerts and notifications through emails and SMS
- / Powerful credit & risk reporting
- / Regulatory reporting for central bank reports requirements

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

axeCloud lending solution is provided with axeStudio, a set of embedded zero-code administration tools for limitless customization options with no need for vendor intervention

- / BRM for business rules management, granular products customization: fees, projects & contracts finance, interest rates (multiple types e.g., LIBOR, EURIBOR), RWA, CCF, min & max thresholds, LCs, LGs, overdraft, Syndication
- / BPM for workflow customization and process design, annual review, interim review, greenlight
- / GUI Designer for screen layouts with default values
- / DMS for electronic document generated automatically as per the lender templates (offer letter, loan agreement)
- / IAM for ACP users to grant the right permission levels abiding by the bank's security policies.



axeCloud lending benefits are tangible to any stakeholder in the credit value chain such as collateral valuers, architects, and lawyers ensuring safe and fast-track loans.

## ABOUT OUR TAILORED CUSTOMER SUCCESS APPROACH



SINCE OUR FIRST MEETING, AXEFINANCE HAS BEEN A SOLUTION-ORIENTED PROVIDER CAPABLE OF MEETING DID'S SPECIFIC NEEDS.

WE HAVE HAD EXCELLENT COLLABORATION THROUGHOUT AND AXEFINANCE'S TEAMS HAVE SHOWN THE INNOVATION AND OPENNESS NEEDED TO SATISFY DID'S HIGH EXPECTATIONS.

THE CLIENT EVOLUTION & SERVICES TEAM OF AXEFINANCE IS CLEARLY A BIG ASSET GIVEN THE QUALITY SUPPORT THEY OFFER...



**MARTIN VILLEMURE**  
DIRECTOR EFC NETWORK DEVELOPMENT & DEPLOYMENT  
DID

