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axeOMNICHANNEL

A SEAMLESS OPEN LENDING EXPERIENCE

PRODUCT SHEET

EMPOWERING AN OPEN LENDING EXPERIENCE

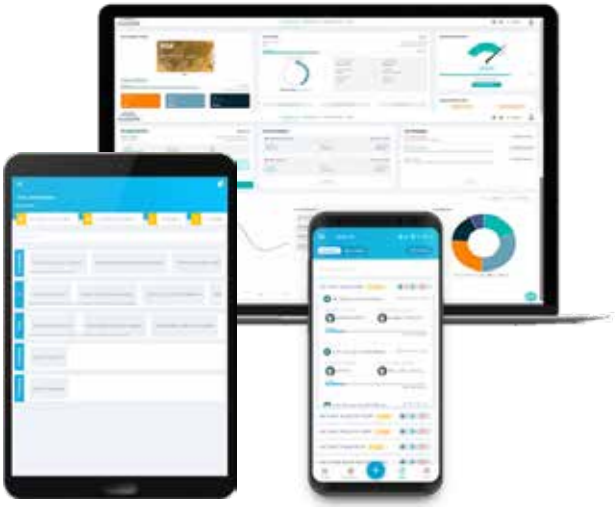
TAKING YOUR PAIN POINTS OFF YOUR SHOULDERS

Platform convenience is now one of the key factors to customer satisfaction. The same goes for lenders' increasing demand to be able to manage all credit processes on the go.

With a massive transformation in credit stakeholders' behavior, more and more banks are finding the need to initiate an omnichannel approach to their systems. Open Lending is now a major force that's driving LendTech innovation.

axeOmnichannel offers an Open Lending customer-centric experience that puts bank, customers, and all credit stakeholders on the same open flexible, and scalable digital lending platform.
Various credit stakeholders intervene through different channels and devices while ultimately using the same open platform. Leveraging AI and powerful APIs, axeOmnichannel ensures fast-track loans, flawless credit risk mitigation, and consistency throughout the financing journey.

- / Robust set of APIs for an open lending experience
- / End-to-end digital lending from KYC to servicing
- / Multi-segment digital lending
- / Granular & limitless customization
- / Zero-code digital lending
- / On premises or cloud-based
- / Real-time internal & external communication
- / Hybrid responsive design mobile applications
- / Multi-language/currency/industry/entity



DIGITAL LENDING ORCHESTRATED ACROSS ALL CHANNELS

1- A ROBUST SET OF APIs FOR SEAMLESS OPEN LENDING JOURNEYS

axeOmnichannel is the combination of ACP Business Services designed around the following four building blocks. The solution offers flexibility and highly configurable features through the financing journey for all credit stakeholders:

- wACP: the set of ACP business services components describing fine-grained capabilities that can be composed by lenders to offer omnichannel financing journeys. These Lego pieces could be assembled by the bank in different kinds of digital lending offerings and operated from various channels.
- myACP: is the customer portal access (mobile & web) to credit products offered by the bank or the partner.
- mACP: is the mobile application dedicated to bankers who use ACP's main functions through their mobile devices.
- pACP: is a front-end access (mobile & web) offered by the bank to its partners, credit products distributors, and external stakeholders. pACP helps banks transform their partners into real digital credit enablers while unlocking new product channels & revenue streams.

2- MITIGATED RISK & CONSISTENT CREDIT PROCESSES THROUGH MULTIPLE DEVICES, CHANNELS & STAKEHOLDERS

axeOmnichannel's robust set of APIs allows all of the credit stakeholders to perform their duties over multiple touchpoints of the credit lifecycle, a credit application can be:

- Launched by a partner through pACP.
- Assessed by the bank relationship manager through ACP.
- Approved by the decision maker through mACP.
- Contractually and digitally signed by the customer through myACP.
- Automatically sent to the Core Banking System for disbursement.

3- ORCHESTRATED INTERACTIONS ACROSS ALL CHANNELS FOR AN OPEN LENDING JOURNEY

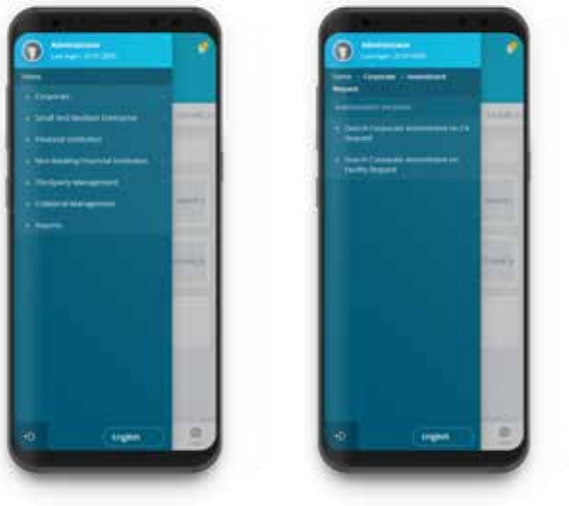
The onboarding process could be leveraged to capture relevant prospect information as of the lead management stage:

- Built-in chat feature allowing the bank users to exchange messages within the context of the CA.
- Loan simulator: the simulation engine can be made available to help fine-tune loan pricing.
- Quick loan origination and credit application status tracking.
- Generation and credit documentation downloads (credit approval, memos, contracts).
- Review, attach, and download credit application-related documents.
- Eligibility rules to offer the right product to the right customer while complying with internal credit policy/regulation.
- Illustration of the credit application limit structure.
- Global and quick search options with the ability to mark searches in the favorite panel.
- Workflow tasks are streamlined instantly through all channels along with push notifications across all devices.

AN OPEN LENDING JOURNEY ON YOUR OWN TERMS THANKS TO ZERO-CODE CONFIGURATION

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

- BRM for rules management.
- GUI Designer for screen layouts.
- BPM for workflow to design and manage triggered credit events.
- DMS for electronic document management as per the lender templates.
- IAM for ACP users to grant the right permission levels abiding by the lender's security policies.
- A white labeled axeOmnichannel module (mACP, myACP, pACP) customized with the bank/partner logo and colors.



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

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Does axeOmnichannel cater to your needs?
Reach out to our teams for more info: marketing@axefinance.com

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