

axeLimit Management

A PROACTIVE APPROACH
FOR CREDIT LIMIT MONITORING

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TAKING YOUR PAIN POINTS OFF YOUR SHOULDERS

With the current economic climate, managing credit lines is crucial to mitigate portfolio risk while maintaining profitability.

To address this need, lenders should opt for a digital solution to help them manage and proactively monitor their limits across business segments for a centralized observation point for all stakeholders in the credit and risk chain.

axeLimit management allows banks to handle credit limits at both client and portfolio levels from their activation through their entire lifecycle. It handles multi-level facility structures of all types across the bank segments Corporate & Commercial lending, treasury, trade finance, and specialized lending.

axeLimit management is multi-segments including large and mid-corporates, investment banks, SMEs, Non-bank Financial Institutions (NBFI), Public Sector Groups (PSG), and High Net-worth Individuals (HNI).

1 LIMIT REQUEST

Limit structure details for a specific customer ?

2 GATHER INFO

Gather all relevant information related to the limit structure for that customer

3 REQUEST FOR CHECK

Request for a predeal check

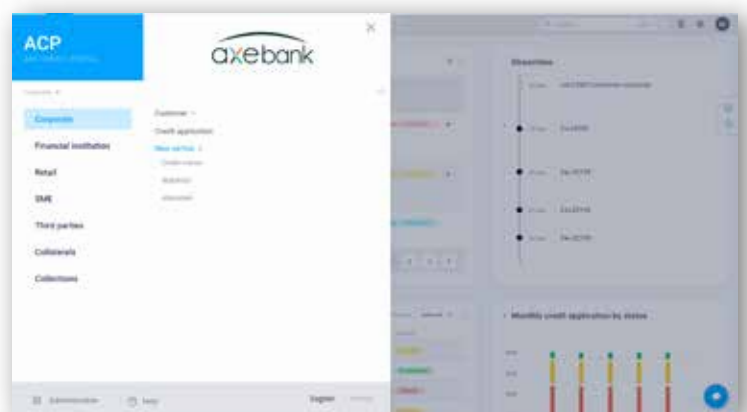
4 CONTROLS & CHECKS

Instantly check on limit availability

5 NOTIFICATION

Notify the requestor with GO/No GO response

- / AI-based global portfolio limit monitoring
- / Multi-product limit across the bank
- / Real-time pre-deal check
- / Powerful set of api's to integrate with transactional systems (cbs, treasury, credit cards)
- / Granular & limitless customization options
- / Multi-segment/language/currency/industry/entity
- / Zero-code limit management configuration
- / Rich customizable dashboards



MONITOR YOUR CLIENT LIMITS TO MAXIMIZE YOUR REWARD AT A LOWER RISK

- / Monitor facility limits automatically
- / Handle complex multi-level limit structures
- / Capture the full limit terms and conditions
- / Handle all types of limits including Settlement and Pre-Settlement limits
- / Manage time-bucket limits for Derivatives
- / Aggregate utilizations at any level of the limit structure
- / Perform from real-time pre-deal check limit breaches
- / Respond immediately to customer utilization requests
- / Manage limit lifecycle events including excesses, temporary increases, extensions, suspensions, renewals, rollovers, allocations, pricing reviews, and sharing
- / Generate statistics on utilization levels across the limit lifecycle
- / Dynamic limits, LTV thresholds monitored in real-time
- / Limit warning thresholds allowing an early risk awareness
- / End-to-end data and information integrity and coherence from origination to limit monitoring
- / Online access to the entire history of limits: initiation, events, renewals, and excesses

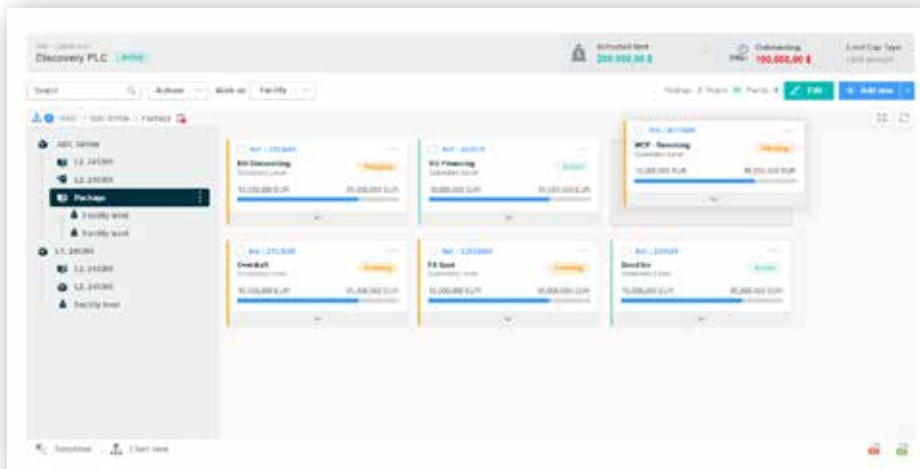
AGGREGATE CREDIT RISK EXPOSURES AT PORTFOLIO LEVEL AND MONITOR AGAINST LIMITS

- / Powerful real-time pre-deal checking during the application process and subsequent utilization
- / Multi-dimensional portfolio aggregation strategies
- / Historical portfolio snapshot storage, slice and dice credit data analyses, dashboards, and dynamic reports building.
- / Advanced portfolio analysis features: chronological exposures by sector/client/segment/country/rating class.
- / Flexibility of unlimited add-ons of aggregation strategies, new exposures, and consolidation path definitions.
- / Pre-configured OLAP cubes, dashboarding environment, and MIS reporting.
- / Automate and speed up the credit risk consolidation process across the Bank portfolio
- / Slice and dice views of the credit Portfolio through multiple dimensions (sector, country, rating classes, and assets)
- / Drill down/up through any dimension of the Portfolio consolidation strategies
- / Benefit from enterprise-wide risk reporting of credit-related activities from the executive overview down to branch/RM/transaction levels for wiser strategic actions on the bank portfolio
- / Set Portfolio Limits across a combination of dimensions and monitor/address Breaches/Excesses in a pre-deal manner
- / Simultaneously monitor all types of exposures (Gross, Net, Shadow, EAD, Outstanding, MTM, etc.)
- / Ensure regulatory compliance with regards to concentration limits such as Single Obligor exposure against the bank's own funds

DIGITAL LIMIT MANAGEMENT ON YOUR OWN TERMS THANKS TO ZERO-CODE CONFIGURATION TOOLS

axeLimit management is provided with axeStudio, a set of embedded 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 workflows to design and manage triggered credit events
- / DMS for electronic document management: automatically generate credit-related documents straight from the system as per the lender templates
- / IAM for ACP users to grant the right permission levels abiding by the bank's security policies



axeLimit management solution can be seamlessly integrated with other ACP modules (Corporate lending, Commercial lending, collateral management) or implemented as a standalone solution. Thanks to its robust set of APIs, axeLimit management benefits can also be extended safely to any stakeholder in the credit value chain such as collateral valuers, debt collectors, loan servicers, 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 flourish into further accomplishments.



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



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

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