axefinance

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axeCollection & provisioning

FROM A REACTIVE TO A PROACTIVE APPROACH FOR CREDIT PORTFOLIO MONITORING

AN AI-BASED SOLUTION FOR LOAN DELINQUENCY PREDICTION & PROVISION CALCULATION

TAKING THE PAIN POINTS OFF YOUR SHOULDERS

The later a lender responds to a deterioration in customers creditworthiness, the fewer mitigation solutions remain to minimize potential losses.
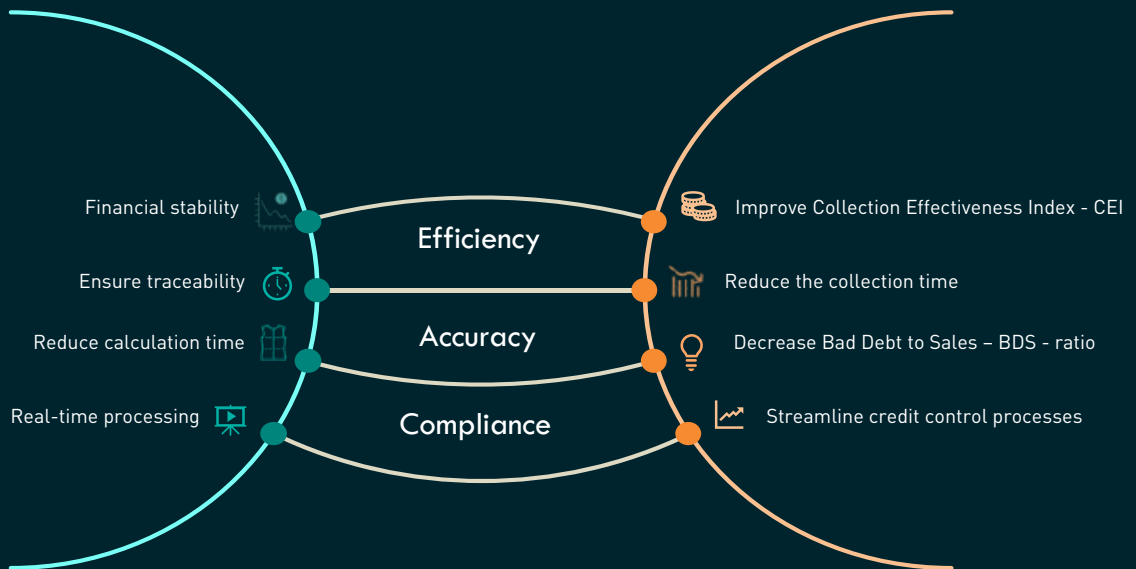
Lenders are continuously looking for a solution to proactively enhance credit portfolio quality, anticipate loan delinquencies, and build optimal recovery plans.

axeCollection & Provisioning is an AI-based solution allowing lenders to address their overall recovery efficiency, and accurately calculate their provision for all segments: Corporate, Commercial, Retail, FI, Sovereign, Islamic Finance, Community Banking & Credit Unions, Microfinance, BNPL, POS financing, and loan collectors & servicers.

Lenders can leverage AI thanks to axeCollection & Provisioning to simply automate recovery, litigation, and case dispatching processes while generating AI-based relevant early warning

PROVISIONING

COLLECTION

Financial stability

Ensure traceability

Reduce calculation time

Real-time processing

Efficiency

Accuracy

Compliance

Improve Collection Effectiveness Index - CEI

Reduce the collection time

Decrease Bad Debt to Sales – BDS - ratio

Streamline credit control processes

/ AI-powered end-to-end digital collection solution

/ Real time view of client existing exposures/past dues & recovery

/ Granular & limitless customization options

/ Multi-segment/language/currency/industry/entity

/ Zero-code platform

/ Rich customizable dashboards to drive collection metrics

/ Open architecture integrating external debt collectors

MAXIMIZE YOUR COLLECTION EFFECTIVENESS WHILE IMPROVING YOUR TIME TO RECOVERY

/ Follow up on client creditworthiness and their historical trend to detect potential deterioration
/ Traditional and AI-based Early Warning Signals
/ Design the internal recovery policy with total self-sufficiency
/ Classify your assets based on credit event history and client behavior
/ Manage your recovery processes within a unique system and database
/ Start recovery with "commercial recovery" (or cure), then "restructure" and finally "mortgage sale"
/ Perform portfolio aging and bucketing
/ Record every recovery action and its outcome
/ Champion/Challenger analysis and reporting for a continuous process improvement
/ Powerful dispatching engine considering several criteria (aging, cyclical distribution, and regions)
/ Click to call" functionality for officers to call clients through a simple click on ACP.
/ Real-time synchronization in terms of repayments vs. promises-to-pay thanks to integration with the CBS
/ Statistics of officers' and solicitors' performance
/ Loan restructuring capabilities
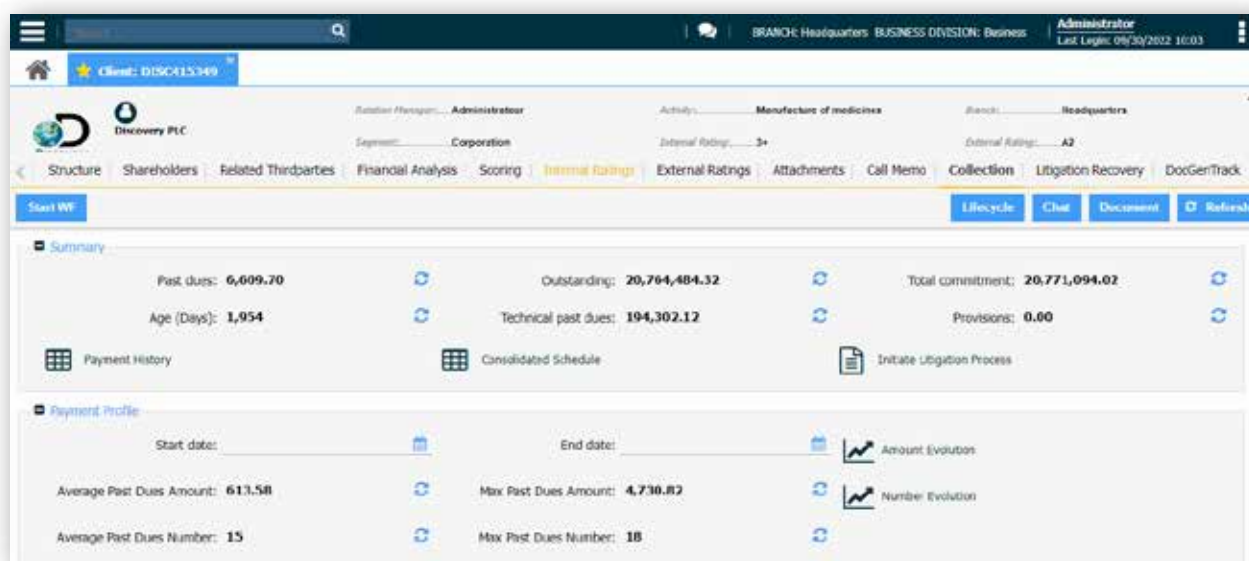/ Recovery cases to litigation either manually (committee) or through automatic rules

CALCULATE YOUR PROVISIONS AS PER INTERNAL, GROUP, AND REGULATORY STANDARDS (IFRS9)

/ Identify and record changes in credit quality since origination
/ Calculate general and specific provisions for performing, doubtful and impaired assets as per internal or IFRS9 rules.
/ Classify assets: stages 1, 2 and 3
/ Integrate NPL data either manually within ACP or extracted from Core Banking or any other source system
/ Host models and capture all inputs required for calculating ECL, PD, LGD, and Outstanding
/ Closely monitor client creditworthiness trends and identify any increase in credit risk
/ Benefit from your collateral portfolio quality when calculating your provisions
/ Compare internal/group provisions vs. IFRS 9 calculations
/ Override system calculations when necessary and log manual
/ Step-by-step calculations ensuring full traceability
/ Data structure adapted to host institution's model
/ Flexible calculation engine
/ Credit events related to facilities: past dues, score downgrades, late payments, impairments
/ Link a recovery action to one or more credit event(s) "default", "record date" among others
/ Calculations inputs and outputs stored for further audit purposes
/ Accuracy ensured through intermediary results
/ Powerful reporting and dash-boarding capabilities for trend analysis and provision level monitoring across the year
/ Exportable approved provisions sent to a General Ledger system or a Data-warehouse.

DIGITAL LOANS COLLECTION AND PROVISIONING ON YOUR OWN TERMS THANKS TO ZERO-CODE CONFIGURATION TOOLS

axeCollection and provisioning solution is provided with axeStudio, a set of embedded zero code administration tools for limjitless customization options with no need for vendor intervention

/ BRM for rules management

/ GUI Designer for screens layout with default values

/ BPM for workflows to design and manage triggered credit events based on type of client, history, track-record, past due, circumstances such as first/second recovery, first notice, escalation level, and amount to recover

/ DMS for electronic document management: automatically generate credit-related documents straight from the system as per your collection templates

/ IAM for ACP users to grant the right permission levels abiding by the bank's security policies

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

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