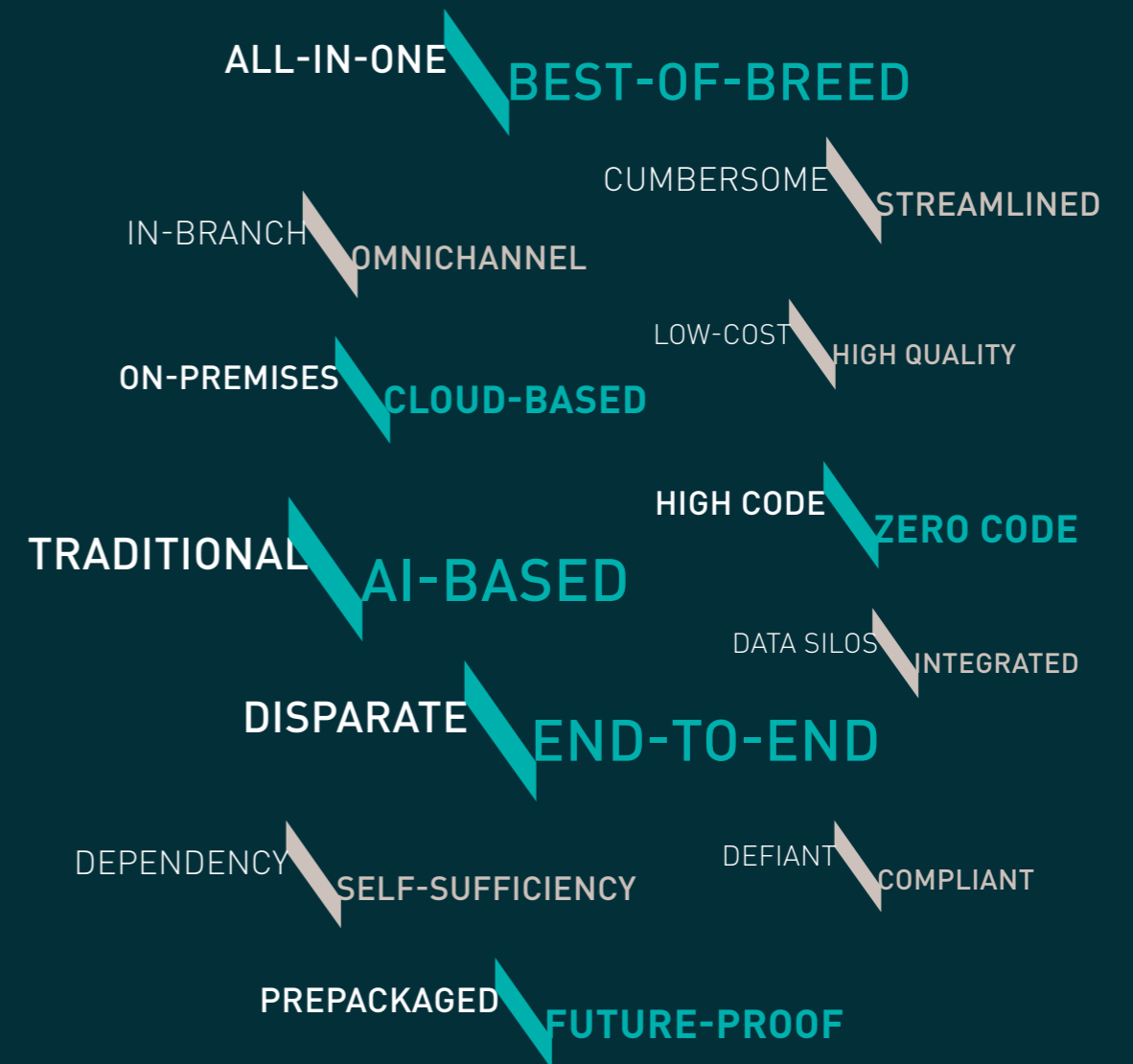


**DISRUPTING
THE WAY YOU LEND**



YOUR LENDING PERFORMANCE ...IT'S ALL ABOUT YOUR CHOICES



Axe Credit Portal – ACP – is a future-proof AI-driven solution to automate the loan process from KYC to servicing including scoring, automatic decisioning, limit management, and collateral management. ACP is locally hosted or cloud-based solution for lenders looking to provide an efficient, competitive, and seamless omnichannel financing journey for all client segments (Retail, Commercial, Corporate, and FIs.)

DISRUPTING THE WAY YOU LEND!

Opting for axefinance is relying on:

A LEADING-EDGE SOLUTION

- / AI-Powered digital lending
- / Open lending architecture
- / End-to-end unified loan management
- / Omnichannel financing journey
- / Multi-segment solution
- / Granular & limitless customization
- / User-friendly & zero-code platform
- / Multi-language/currency/entity
- / On-premises, SaaS or cloud-based

A LONG-TERM PARTNER

- / A strategical focus on lending
- / Expertise
- / Global footprint
- / Disruptive innovation approach
- / Agile implementation strategy
- / Focus on customer success
- / Strong integration background
- / Financially self-sufficient
- / ISO 27001 certified

ACP FOR EASY TO USE, FAST-TRACK, AND FULLY DIGITAL FINANCING SOLUTIONS

IMPROVE

- Volumes
- Accuracy
- Efficiency
- Real-time processing
- Doc & Data integrity
- Agility & Scalability
- Digital inclusion
- Self-sufficiency
- Consistency

COMPETITIVENESS

CUSTOMER SATISFACTION

PERFORMANCE

COMPLIANCE

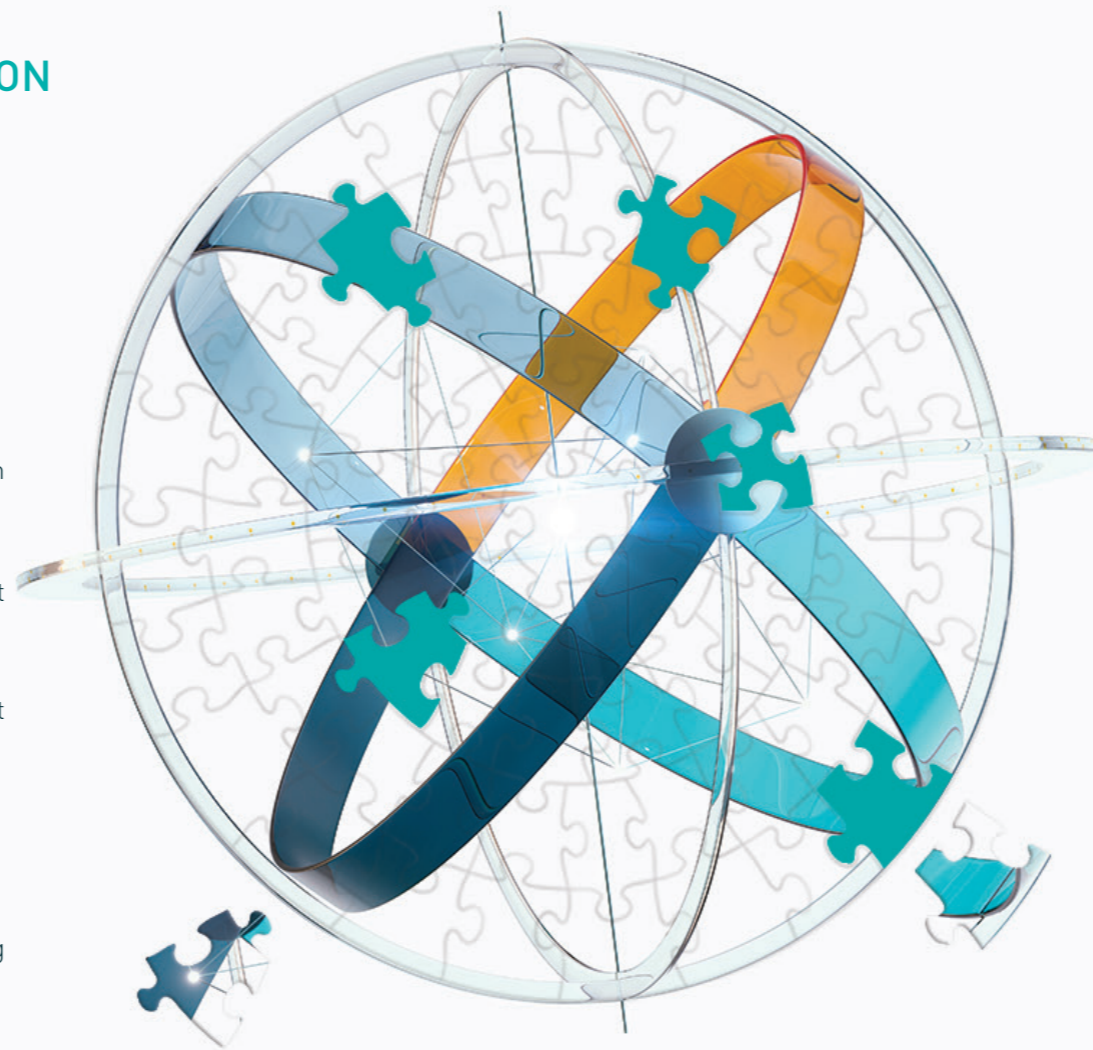
REDUCE

- Costs
- Time to Market
- Turnaround time
- Credit risks
- Paperwork
- Operational risks
- Manual processing
- Human errors
- Fraud

ACP: A COMPOSABLE LENDING SOLUTION

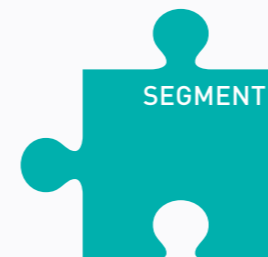
AN AI-BASED DIGITAL LENDING SOLUTION TO AUTOMATE THE ENTIRE CREDIT LIFECYCLE FROM KYC TO SERVICING

- 1 **KYC** Digital onboarding on the go and cross-selling opportunities
- 2 **ORIGINATION** Prompt omnichannel credit initiation
- 3 **SCORING /DECISIONING** Accurate traditional & AI-based credit scorecards
- 4 **UNDERWRITING** Healthy portfolio & increased credit volumes
- 5 **CREDIT ADMINISTRATION** Fully paperless credit process
- 6 **LIMIT MANAGEMENT** Real-time credit exposure monitoring
- 7 **COLLATERAL MANAGEMENT** Proactive valuation, perfection & LTV monitoring
- 8 **LOAN SERVICING** Efficient automation of post-disbursement events
- 9 **COLLECTION** Proactive AI-based EWS & remedial credit workflows
- 10 **PROVISIONING** Integrated impairment calculation engine



A MULTI-SEGMENT SOLUTION FOR A 360° VIEW OF THE DIGITAL LENDING ACTIVITY

- / **RETAIL:** personal loans, auto loans, mortgage loans, credit cards, personal overdraft, student loans, home loans
- / **COMMERCIAL/WHOLESALE:** business overdraft, facility, equipment loan, commercial construction, line of credit, SME credit card, letter of credit, lease finance, term loans
- / **CORPORATE:** letter of credit, line of credit, revolving credit facility, capital loans, factoring
- / **FI'S:** Interbank loans, VOSTRO, NOSTRO, deposits limit, deposits
- / **SOVEREIGN:** project financing, budget support facilities, country limit
- / **SPECIFIC LENDING:**
 - / Embedded Finance: POS Financing & BNPL
 - / Islamic Finance
 - / Community Banking
 - / Microfinance
 - / Debt collectors
 - / Loan servicers
 - / Brokers
 - / Fintech



BLEND YOUR PERFECT COMBINATION FOR INNOVATIVE FINANCING JOURNEYS

ALWAYS AT THE VANGUARD OF THE LENDTECH MARKET

Design thinking is at the heart of axefinance disruptive innovation strategy; an iterative, multistream, and customer-centric process of ideation & prototyping to unleash state-of-the-art lending technology over and over.

At axefinance, we promote Lending 3.0 as the Next-Gen digital lending innovative model, for this ACP endows lenders with:

1

AI-BASED CAPABILITIES

Leveraging AI for better customer profiling, early warning signals, credit scoring, ACE (Automatic Content Extraction).

2

AN OMNICHANNEL FINANCING JOURNEY

Flawless orchestration of the lenders, the customers, and all credit stakeholders on the same platform.

3

A COMPELLING SET OF APIs AND OPEN LENDING OPTIONS

Real-time connection of all credit stakeholders at any stage of the credit lifecycle.

4

AGILITY VIA axeSTUDIO

Built-in zero code configuration tools for limitless customization options (products, workflows, policies, users' roles, GUI, documents).

5

A UNIFIED END-TO-END SOLUTION

Using the same database for all segments and ensuring seamless integration with third parties, ACP is the unified single-entry point for perfect loan performance monitoring.



FOCUSED ON DIGITAL LENDING CUMULATING EXPERTISE ACCELERATING VALUE

Agile implementation strategy and change management

No two banks are the same, axefinance has a wealth of expertise that comes to the fore as we deliver:

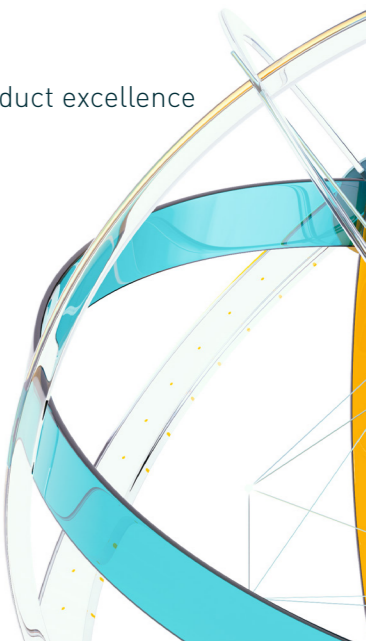
- / Tailored frictionless adoption of ACP software by end-users
- / Steadfast support for effective change management
- / Guidance towards the right implementation choices (agile, hybrid, or waterfall)
- / Mapping the project scope and deadlines while involving key stakeholders

Focus on Customer Success

Every client is assigned a Customer Success Management (CSM) team that continuously supports the adoption of ACP solution while making the most of it.

A regular CSM Committee is held to :

- / Share ACP best practices, latest improvements, and releases
- / Monitor tailored KPI's towards the bank objectives
- / Identify training needs (documentation, onsite training, and webinars)
- / Identify areas of improvement and bringing innovative proposals and product excellence



About axefinance

Founded in 2004, a global market-leading software provider focused on credit risk automation for lenders looking to provide an efficient, competitive, and seamless omnichannel financing journey.

axefinance developed Axe Credit Portal – ACP – a future-proof AI-driven solution to automate the entire credit lifecycle from KYC to servicing including origination, credit scoring, and automatic decision-making.

ACP is a multi-segment digital lending solution covering not only Retail, Commercial, Corporate, FIs, and Sovereign segments but also other specific types of lending such as Microfinance, BNPL, embedded financing, islamic finance, debt servicers & collectors.

At axefinance, every customer is unique; as a focused provider we can adjust to ever-changing needs to ensure agile implementation (on premises, SaaS, or cloud-based), specific integrations, and high-quality customer service.

axefinance customers will always be valued and long-term partners, inspiring the ACP solution roadmap.

1 & ONLY
FOCUS

+26 YEARS FOUNDERS
EXPERIENCE IN FINTECH

40,000 USERS
WORLDWIDE

29 COUNTRIES
FOOTPRINT

40% Reinvestment
in R&D

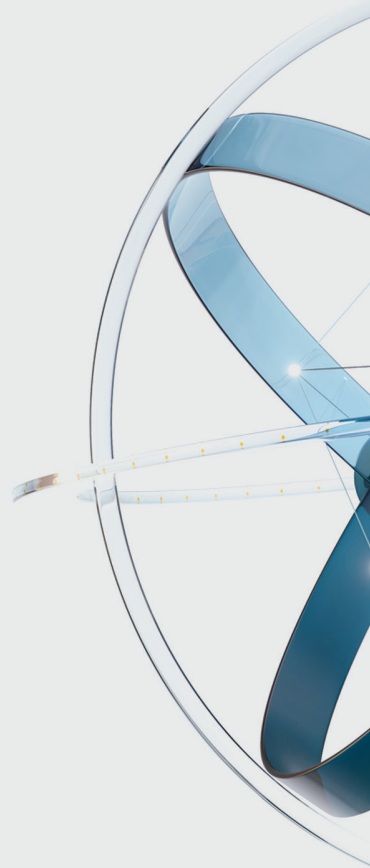
7 OFFICES &
LOCATIONS

200 PEOPLE FOCUSED
ON LENDING

50 TREES SAVED / DAY
THANKS TO AUTOMATION

AMONG OUR CUSTOMERS:





Amsterdam | Abu Dhabi | Tunis | Mumbai
Ottawa | Hanoi | Lagos

