

ACP ESG

FOR SMART GREEN LOANS &
ENHANCED ESG PERFORMANCE

LEADING THE GREEN LENDING REVOLUTION, EMPOWERING YOUR ESG JOURNEY

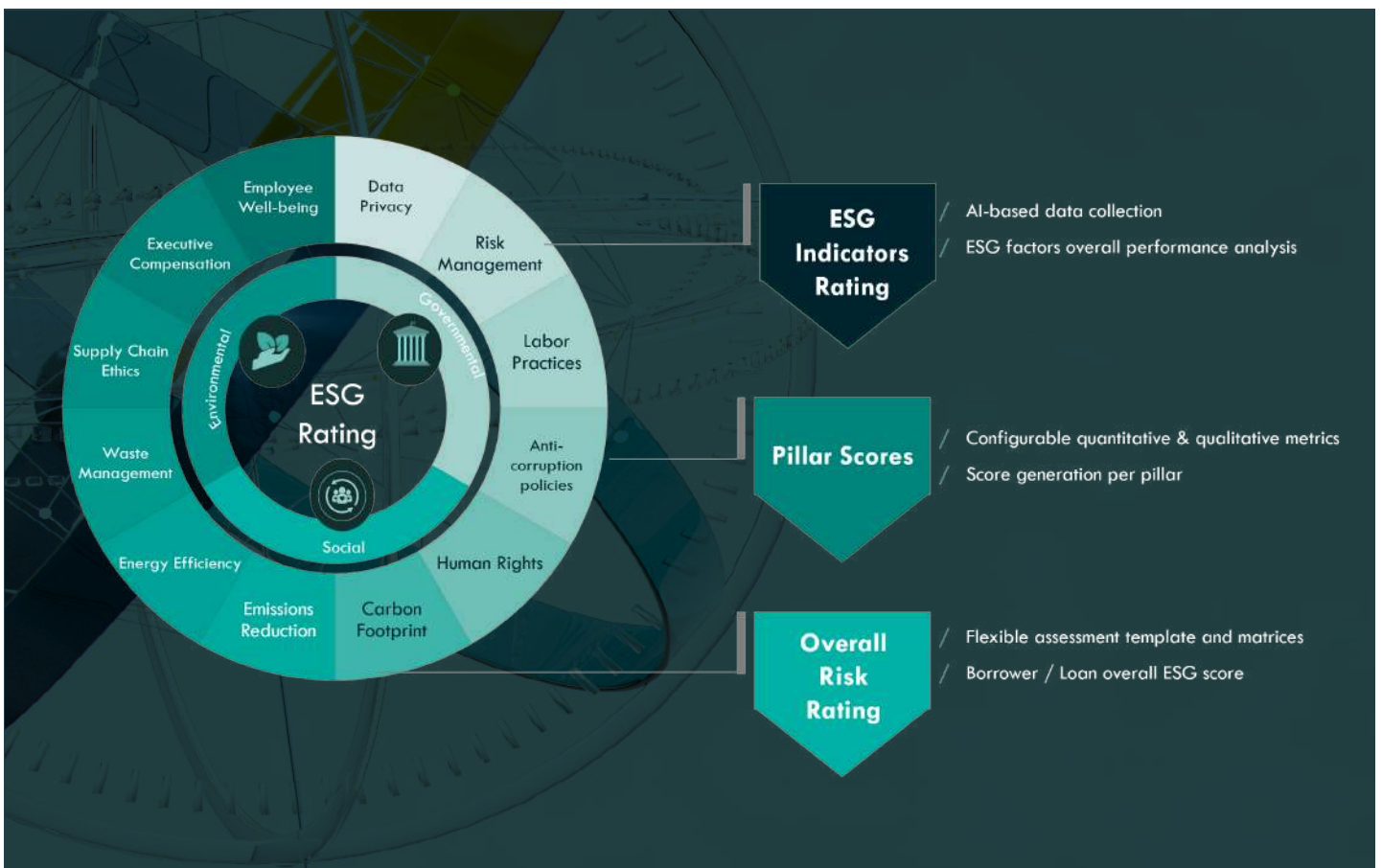
TAKING YOUR PAIN POINTS OFF YOUR SHOULDERS

Amid increasing focus on sustainable banking and stringent regulations for greener loans, banks face challenges in standardizing ESG data, processing vast amounts of information, and managing numerous ESG-related requests efficiently.

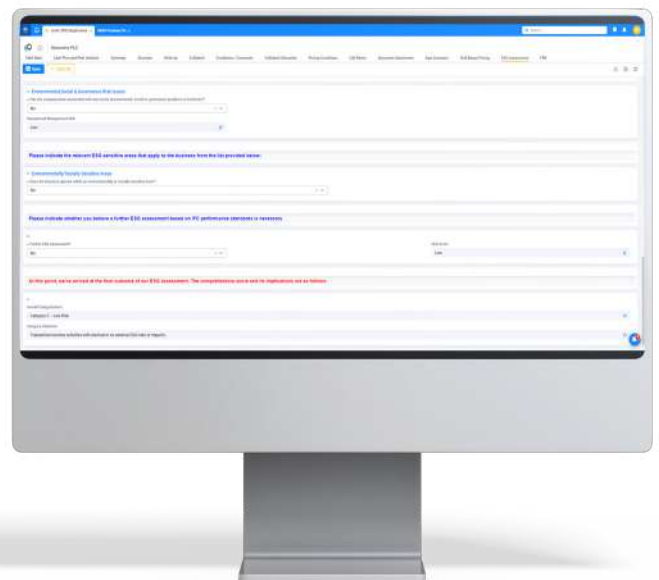
Lenders need a solution that integrates with their lending systems, automates ESG assessments, and streamlines the loan origination process, all while ensuring compliance with the latest ESG regulations.

The ACP ESG solution is designed to integrate Environmental, Social, and Governance (ESG) criteria into the loan process, leveraging AI capabilities to enhance data collection and analysis.

It ensures a comprehensive assessment of ESG factors, aligning with sustainable practices throughout the credit lifecycle. With ACP ESG, lenders can now ensure compliance, improve decision-making, and support sustainable lending practices.



- / Multi-segment ESG solution
- / Custom ESG scorecards with unlimited criteria
- / Cloud-agnostic ESG solution
- / Zero-code configuration and customization
- / Real-time data integration
- / Tailored templates for various loan types
- / Comprehensive monitoring with ESG dashboards



EMPOWERING LENDERS WITH ADVANCED ESG LENDING SOLUTION

Ensure digital onboarding and prompt green loans initiation

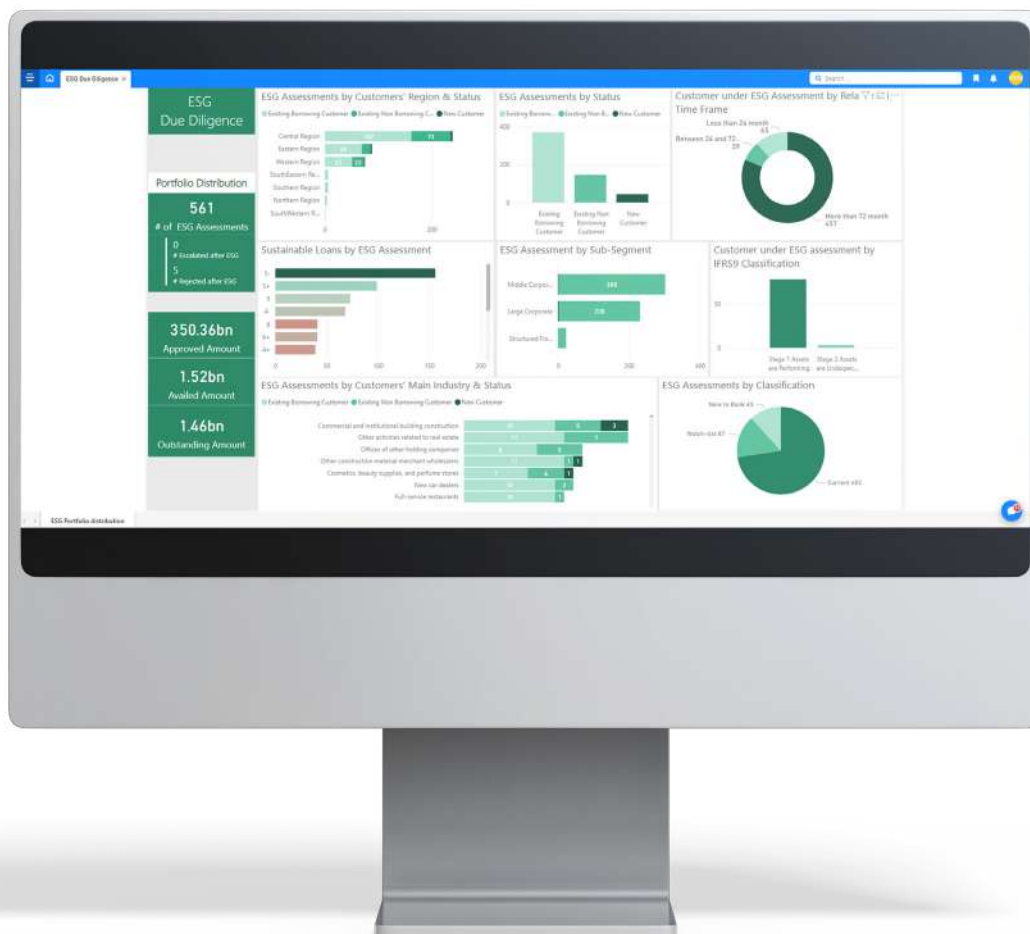
- / AI-powered onboarding to ensure ESG compliance.
- / Automated applications: extract financial and ESG data with AI to speed up applications.
- / Speed up credit processing: digital signatures and automatic content extraction.
- / Ensure automatic ESG compliance with the main regulations such as IFC, EBA, SASB, TCFD, and ISO 26000.

Traditional & AI-Based ESG Scoring integrated into one platform for accurate green loans decisions

- / Integrate real-time ESG data from multiple sources to assess borrower creditworthiness.
- / Include environmental, social, and governance data in credit scoring for better decisions.
- / Develop tailored ESG-focused ML-based scoring models integrated with ACP.
- / Design scoring templates to assess qualitative and quantitative ESG tailored factors with flexible weights.
- / Maintain ESG regulation compliance while automating authority delegation per credit policies.
- / Apply predictive models that factor in ESG metrics while monitoring related covenants.
- / Comprehensive ESG analysis to evaluate borrowers' ESG practices and conduct peer comparisons.

Powerful data analytics for seamless ESG loan monitoring, servicing & cross-selling

- / AI-Driven borrower profiling to match borrowers with suitable ESG-aligned loans.
- / Proactive monitoring thanks to early warning signals for timely credit assessments.
- / Customizable BI dashboards with key ESG metrics, including loan application trends and data comparisons.
- / Comprehensive ESG risk reporting to facilitate risk mitigation across the bank from executives to branches.
- / Ensure ESG compliance control through flexible rules and workflows to easily monitor ESG related processes.



GREEN LOANS ON YOUR OWN TERMS THANKS TO ZERO-CODE CONFIGURATION TOOLS

The ACP ESG solution, a suite of zero-code tools for limitless customization, aligning your ESG loan offerings with sustainability goals without vendor intervention.

/ BRM for ESG policy management to create dynamic ESG credit policies that trigger approval workflows based on loan type, value, segment, or other sustainability parameters.

/ GUI designer to customize screens layouts with default values to control or amend ESG criteria

/ BPM for ESG workflow design allows for easy adjustments to process changes, ensuring ongoing alignment with green lending standards and total self-sufficiency.

/ DMS for ESG document management as per your bank templates such as loan agreements, to enhance transparency and compliance.

/ IAM for user permissions to assign appropriate permission levels to ACP users based on the lender's ESG organization and roles.



ABOUT our CUSTOMER who SUCCESSFULLY IMPLEMENTED ESG



For us at Fidelity Bank, the use of ACP has been a good success story.

It has allowed better and more informed ESG decisions, and we have been able to handle more volume of requests.

We have also been able to meet all regulation requirements with the integrated system.



Dr Tonna EZEMA
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