axefinance
Focus · Expertise · Value

ACP AI-Powered Lending
## A GAME-CHANGING IMPACT ON DIGITAL LENDING EFFICIENCY

TAKING YOUR PAIN POINTS OFF YOUR SHOULDERS

AI is transforming the LendTech landscape replacing outdated legacy systems with intelligent automated systems. ACP's AI- powered digital lending solution boosts efficiency and enables a customer-centric approach, streamlining lending processes allowing bankers to focus on strategic priorities and deliver tailored financing journeys to the customers.

73% * *in 2023*
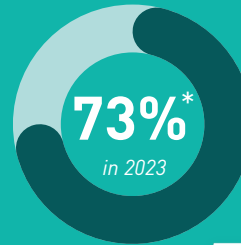
vs **42%** *
Lenders that favor AI in 2018
Fannie Mae, 2023

$200B-$340B
AI-Driven Productivity Gains

McKinsey, 2023

TOP AI APPLICATIONS ACROSS THE CREDIT LIFECYCLE

1
Credit Application
- AI Credit Initiation
- Conversational ACP Insights
- Face Verification
- Document Extraction

2
Credit Analysis
- Preliminary Assessment
- Financial Analysis
- Peer Comparison
- Industry Benchmarking
- Projections Evaluation
- Sensitivity Analysis
- Qualitative Assessment

3
Credit Approval
- Write-Up Generation
- Summary Drafting
- Decision Engine
- Black Box Scoring
- Eligibility Rules

4
Credit Monitoring
- Covenant Tracking
- Sentiment Monitoring
- Recommendation Engine
- Early Warning Signals

- AI-powered Credit Application Initiation via Natural Language
- Conversational ACP and GenAI Assistant for instant Context-Aware Insights
- Face recognition & identity verification
- AI-Driven Document Classification & Content Extraction (Pay slips, Bank Statements)
- AI-powered Preliminary Assessment
- Fully automated AI-Based Financial Data Ingestion, Spreading & Analysis
- Key Subsidiaries and Related Entities Analysis (Segmental Performance & Dependency Analysis)
- Business Projections & Plans Evaluation (Assumption Testing, and Predictive Analytics)
- Automated Peer Comparison & Industry-Specific Insights

- Automated Sensitivity Analysis (Adverse Scenario Testing & Narrative Generation)
- AI-Driven Qualitative Assessment (Management Analysis, and Governance Review)
- Comprehensive AI-Powered Write-Ups AutoGeneration
- Executive Summaries Auto-Drafting
- Black Box Scoring with Explainability Models
- Eligibility Neuro-Rules with Explainability Models
- Covenant Tracking and Early Warning Signals
- AI-Powered Sentiment Analysis & Adverse Media Monitoring
- Delinquency Prediction via AI
- AI-Powered Recommendation Engine (Cross-Selling)

TOP AI APPLICATIONS ACROSS THE CREDIT LIFECYCLE

AI-driven borrower onboarding: Reduce manual effort and accelerate customer acquisition with automated identity verification and document processing.

Seamless credit applications using AI-driven natural language interfaces: Simplify the application process and onboard clients faster with intuitive AI-driven interactions.

Efficient risk mitigation with automatic content extraction (OCE): Minimize errors and speed up risk assessment with AIpowered document processing.

Advanced lead identification via targeted marketing, web interactions, and referrals: Identify high-potential clients and improve conversion rates with AI-driven insights.

Personalized credit offers and cross-selling opportunities: Increase wallet share by delivering tailored credit solutions based on customer profiles.

Context-aware conversational assistant powered by GenAI: Enhance customer engagement with an AI assistant that provides real-time responses to banking queries.

AI-BASED CREDIT SCORING FOR SMARTER RISK ASSESSMENT

Automated extraction of documents and financial data: Reduce manual workload and processing time with AI-driven data collection.

Group structure auto-mapping: Gain a comprehensive view of corporate clients and their subsidiaries for more informed lending decisions.

Narrative-Based Relationship Summarization: Quickly assess client relationships with AI-generated summaries, improving decision-making speed.

Context-Aware Data Summarization: Eliminate data overload by extracting only the most relevant insights for credit assessment.

Real-time integration with internal and external data sources: Improve accuracy and risk profiling by combining multiple data streams.

Enhanced decision-making through new data (adverse media, sentiment analysis): Detect emerging risks early and adjust credit strategies proactively.

Advanced eligibility neuro-rules powered by explainability models: Ensure compliance and transparency in lending decisions with AI-driven rule-based evaluations.

AI-powered scoring with explainability models for precise risk evaluation: Improve confidence in credit assessments with transparent, AI-driven risk scoring.

Fully automated AI-Based Financial Data Ingestion, Spreading & Analysis: Accelerate underwriting processes by seamlessly analyzing financial data.

PROACTIVE PORTFOLIO MONITORING WITH AI-DRIVEN EARLY WARNING SYSTEMS

Deploy high-performing AI-based Early Warning Signal models: Detect risks earlier to take proactive measures before issues escalate.

Monitor internal and external data quality: Ensure data integrity for more reliable credit risk assessments.

Ensure high accuracy with advanced AI algorithms: Reduce false positives and enhance decision-making precision.

Automate analysis with NLP, predictive analytics, and big data techniques: Free up bankers from manual monitoring and focus on strategic client engagement.

Gain insights from customer performance and behavior changes: Identify potential defaults or growth opportunities in real time.

Improve delinquency prediction with behavior-based severity tracking: Reduce NPLs (Non-Performing Loans) with AI-driven risk monitoring.

Follow-up and post-disbursement client limit monitoring: Optimize portfolio performance with continuous credit tracking.

Covenant Tracking: Ensure compliance and mitigate risk with automated covenant monitoring.