

RETHINK LENDING PROCESS DIGITALIZE CREDIT



THE PATH TO DIGITIZING THE CREDIT LIFECYCLE

Faced with increasingly sophisticated customers and more and more pressure from regulators and competitors, but often weighed down by manual processes or too rigid legacy systems, financial institutions can increase their efficiency, develop their market position and raise their profitability by further automating the lending process and risk measurement techniques.

To assist them, Axe Credit Portal (ACP) is a highly flexible end-to-end credit process automation solution for all aspects of the lending lifecycle, including application processing, credit assessment, automatic document generation, limits & collateral management, covenant management, portfolio management, loss & recovery, and provisioning.

axefinance ACP
helps lending
institutions
increase customer
satisfaction,
reduce costs
through
operational
efficiency and
proactively
mitigate risk and
assure
compliance with
regulations

DRIVING THE GROWTH OF YOUR LENDING ACTIVITIES

60% Reduce Turn Around Time (TAT)	70% Increase Collection Rate
35% Increase Origination Volume	30% Decrease Write-offs
66% Decrease Time to Market	40% Increase Salesforce dedication to Business Development

Automating key processes, ACP speeds up loan application and processing without sacrificing the quality of business decision-making:

- Gain Competitive Advantage through Enhanced Customer Service & Response Time
- Optimize Performance by raising transparency, flexibility and consistency
- Enhance Risk Assessment by providing credit risk managers with a single consolidated view
- Reduce Operational Risk by introducing single capture, thereby reducing manual processing and bringing tighter integrity to documents & data
- Adhere to regulatory requirements in terms of processes, risk assessments and portfolio management

BE AT THE CUTTING EDGE OF THE LENDING DIGITALIZATION

- With ACP new data collection, storage, and processing features we take the **Know Your Customer** feature to the next level. Indeed, ACP is capable to absorb and analyze all type of structured and unstructured data from internet, social networks and multiple other information sources.
- A customer centric approach is the only viable solution for businesses, **ACP Omni channel capabilities** and customer engagement tools such as mACP, wACP, ACP Bot empower financial institutions to offer a customized and seamless user experience cross channels.
- Same as self-driving cars, ACP continuously learn from enriched bank data environment to recalibrate its **automatic decision model** to safely drive risk managers to right decisions.
- New product building blocks and existing reengineered functional features based on **ACP advanced data analytics and machine learning** prediction models are now reshaping lending.



PROFITABILITY

PRODUCTIVITY

CUSTOMER SATISFACTION

COMPLIANCE

ACP, a natively integrated credit risk solution, allows lending institutions streamline the credit process by eliminating redundant processing steps and reducing manual intervention

ACP – OVERVIEW

MULTI CHANNEL ACCESS



axeCorporate Lending:

- KYC & Client Onboarding
- Origination
- Credit & Risk Analysis and Write-up
- Approval Processes & Delegation of Authority
- Risk Based Pricing
- Facility Risk Rating
- Obligor Risk Rating
- PD & LGD
- Credit Admin and Documentation
- Facility Sanctioning
- Covenant Management & Monitoring
- Limit Activation

axeLimit & Collateral Management:

- Complex & Flexible Limit Structures
- Pre-deal Limit Checking
- Limit Monitoring
- Excess Management
- Limits Lifecycle Management
- Portfolio Concentration Analysis
- Collateral Perfection
- Revaluation & Documentation renewal
- LTV Monitoring
- Release & Realization
- Deferrals
- Tickler Tracking

axeCommercial Lending:

- KYC & Client Onboarding
- Origination
- Eligibility Engine
- Financial Scoring
- Risk Based Pricing
- Credit Analysis & Write-up
- Approval Processes & Delegation of Authority
- Risk Based Pricing
- Facility Risk Rating
- Credit Admin and Documentation
- Limit Activation
- Disbursement

axeRetail Lending:

- KYC & Client Onboarding
- Origination
- Eligibility Engine
- Financial Scoring
- Behavioral Scoring
- Product Based Scoring
- Risk Based Pricing
- Credit Analysis & Write-up
- Credit Admin and Documentation
- Disbursement

axeCollection & Provisioning:

- Collection automation
- Workout & Recovery Process
- Remedial & Litigation Actions
- Portfolio bucketing
- NPL Classification
- Automated Provision Calculation
- Individual Provisions
- Collective Provisions

BUSINESS INTELLIGENCE

ACP CORE SERVICE

Database	Reporting	Workflow	Document Management	Alert Management
GUI Designer	Admin Toolbox	BPM Designer	Business Rules Composer	



Existing Bank Systems
(Core Banking System, etc.)



External Systems
(Credit Bureaus, etc.)

axeCorporate Lending

axeCorporate Lending solution brings powerful functionality to lenders and is designed to more effectively automate and manage the credit management chain and follow up processes. It streamlines the whole credit lifecycle from client onboarding to facility sanctioning, all the way through origination, appraisal, rating, approval, credit administration, disbursement and post-disbursement covenant and performance monitoring.

axeCorporate Lending handles an unlimited number of funded and unfunded products and can host complex facility structures, offering an integrated and configurable eligibility and risk based pricing engine.

A variety of internal rating models could be hosted providing dynamic Risk Premiums at transaction levels aggregating to Probability of default (PD) and Loss Given Default (LGD) for Basel approaches.

axeLimit Management

In order to more effectively manage its credit risk, a bank needs to allocate limits against its various counterparties and consolidated exposures, axeLimit Management allows to manage and monitor limits and exposures at bank wide level across banking & trading books by interfacing with various source systems.

axeLimit Management solution can handle structures with an unlimited number of limit layers and supports all types of operations on limits (temporary or permanent suspension, reallocation, period extension...) axeLimit Management also fully supports limit reservation processes, limit excess management notifications workflow management and offers a very powerful limit monitoring pre-deal checking engine.

Portfolio Limits are also managed including concentration limits (single obligor, sector limits, country limits, etc. or any combination of these) with real-time pre-deal checks of these.

axeCollateral Management

axeCollateral Management allows the management of general (counterparty or group of counterparties) and specific (facility or facilities within the same counterparty) collaterals.

During the credit approval process and throughout the life-cycle of a loan, axeCollateral Management supports the creation and administration of collateral files, their initial and subsequent valuations and realization in the event of default. All aspects of collateral management are addressed, including a number of advanced features which ensure to effectively manage all aspects of collaterals, and the associated workflows, right across the bank's operations and departments including remote locations and international subsidiaries.

axeCommercial Lending :

axeCommercial Lending solution allows banks to automate efficiently loans granted to SME's. It streamlines key processes from onboarding till disbursement so that RM's, underwriters, and portfolio managers optimize their time reducing repetitive, and manual tasks. axeCommercial Lending offers powerful tools for deal execution, activity monitoring, data analytics and BI capabilities. It streamlines the entire credit lifecycle covering initiation, analysis, decision and post-approval events like rescheduling, early repayment, etc.

axeCollection & Provisioning

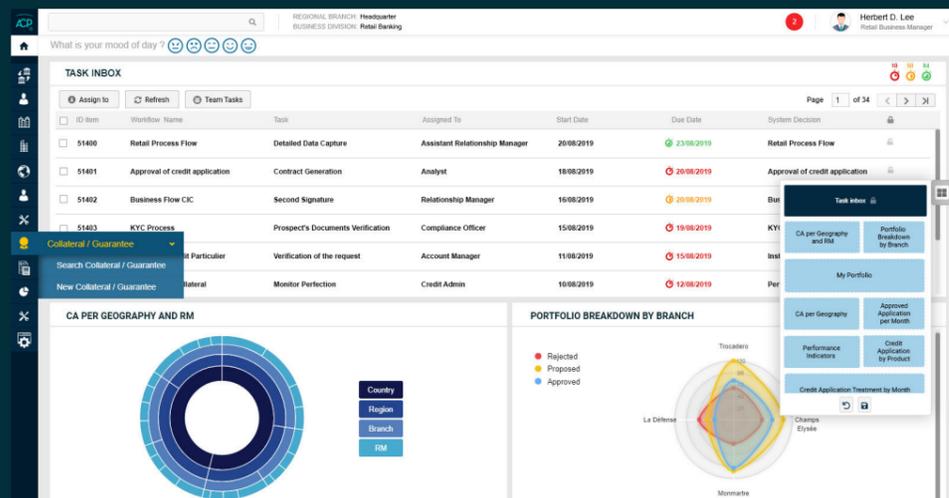
axeCollection & Provisioning is a collaborative solution for creating and managing recovery and collection processes subsequent to loan classification and credit events including remedial and litigation actions.

Remedial workflows are triggered for doubtful and non-performing credits including all relevant details and circumstances, dates, etc. and their related recovery actions. The loss data collected can later be used to develop LGD and recovery related models.

axeCollection & Provisioning captures all the required inputs to calculate individual or collective provisions for performing, watch-listed and impaired assets. Provisions' calculation time can typically be reduced from 3-4 weeks to less than one hour.

axeRetail Lending

axeRetail lending brings together powerful workflow and rule based engine features to automate and fully control the activities related to the processing of loan or credit card applications, from walk-in all the way through disbursement. Through its enhanced STP capability, powerful eligibility engine, native dedup functions, flexible and rule-based document checks and generations, axeRetail lender allows banks and retail lenders to enhance customer service and response times, deploy new product offerings in no time, reduce operation risk and enhance risk assessment by providing alrisk managers with a single consolidated view.



ACP offers a 360° degree view of the credit activity from origination to maturity (portfolio, Branches' objectives....) for a better decision making

FOCUSED ON CREDIT AUTOMATION, INSPIRED BY VALUE CREATION

Financial institutions are increasingly seeking the expertise and value that we offer. In meeting their needs, we align our solutions to ensure that the competing interests of technology and business are addressed

Focus and Long-term

axefinance strategy is to be totally focused on one and only core business and to reinvest a substantial part of our revenue in the development of our people and our solution:

- An optimized TCO
- A high level of expertise ensuring the continuous alignment of our solution to the lending institutions' evolving needs.
- A solid project deployment experience and a smooth change management process.
- A tailor-made client management aimed at helping our clients maximize the value and benefits of our continuously evolving rich solution.

Powerful solution

- A modern web-based solution with a comprehensive functional coverage and easy to interface with all third-parties
- A flexible administration framework allowing to natively manage various products for all client types in multiple geographies taking into account different credit policies, languages, alphabets, and currencies.
- A scalable solution allowing our clients quick adjustments to new business and regulatory requirements at no additional costs (workflows, screens, data structures, documents, policies, reports...)

Locally hosted or a cloud-based solution

To fit to every lending institution needs, Axe Credit Portal is available either as a locally hosted or cloud-based solution. Opting for axe Cloud Lending makes lending institutions benefit from a state-of-the-art credit automation solution with the convenience and cost advantages of cloud-based services. No need for a big bang approach anymore when rolling out new features.

ABOUT **axefinance**

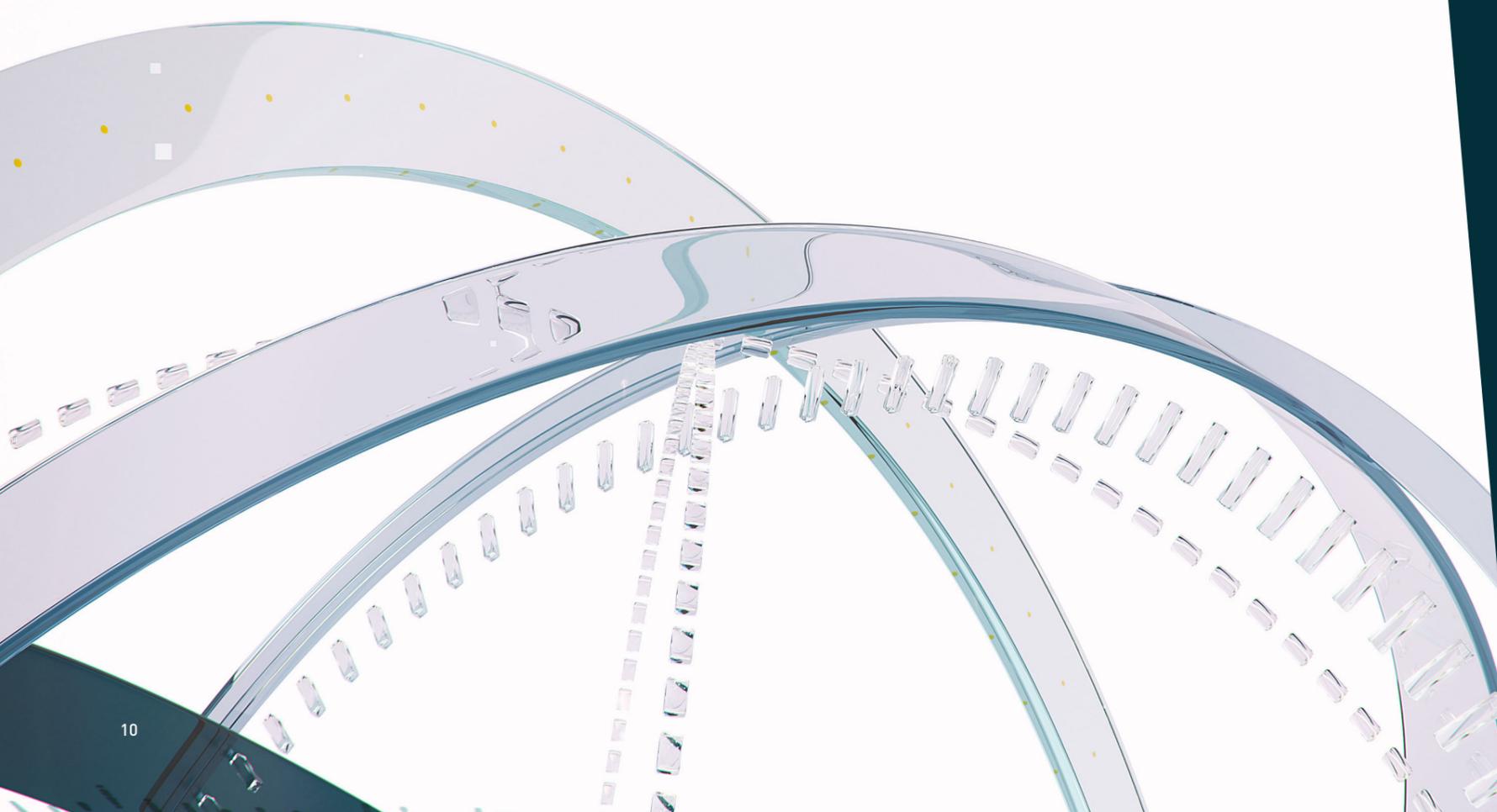
Founded in 2004, **axefinance** is a global software provider focused on lending automation for financial institutions (traditional and Islamic banking, etc.) looking for an edge in productivity and customer service for any and all client segments: retail, commercial, corporate, etc.

Axe Credit Portal is **axefinance**'s powerful end-to-end integrated solution for credit automation available either as a locally hosted or SaaS solution. **axefinance** is a trusted partner of respected global financial institutions to name a few Société Générale, Al Rajhi Bank, Banque Internationale de Luxembourg, First Abu Dhabi Bank.

>1 & ONLY **FOCUS** **>30 000** **USERS** **WORLDWIDE**

>20 **YEARS FOUNDERS** **EXPERIENCE IN FINTECH**

>20 **COUNTRIES** **Footprint** **>40 %** **Reinvestment** **in R&D**



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