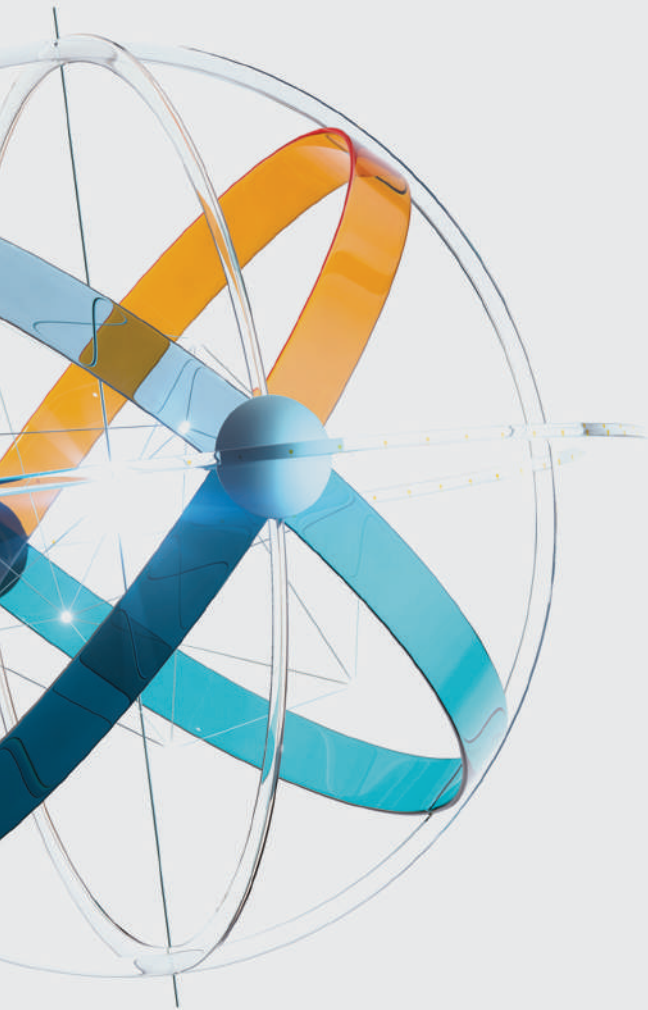




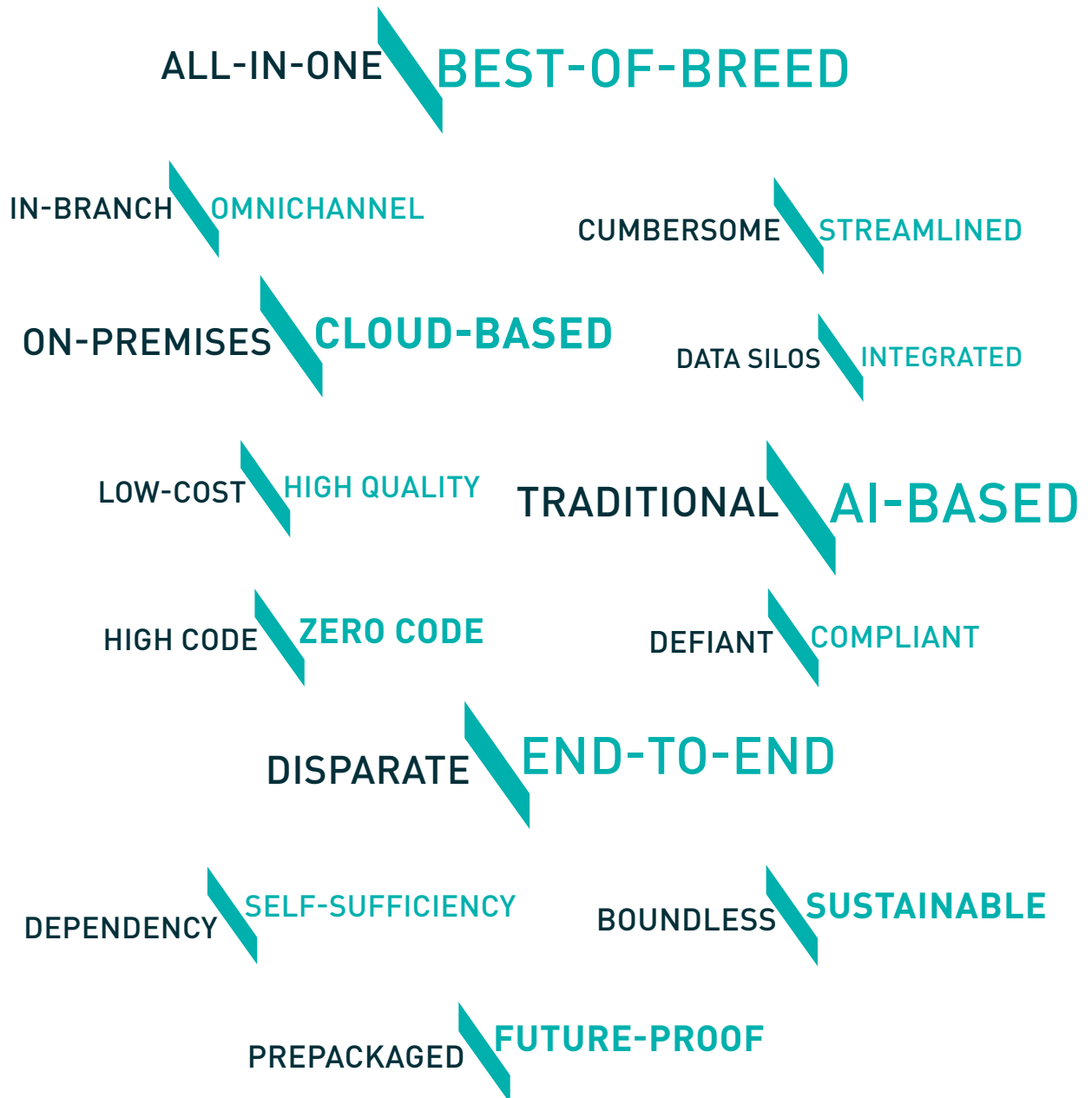
Focus • Expertise • Value

# 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 a 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, Sovereign, and FI.)

# DISRUPTING THE WAY YOU LEND!

Why Axe Finance?

## A LEADING-EDGE SOLUTION

- / AI-Powered digital lending
- / 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
- / Open lending architecture
- / Automatic ESG compliance check

## A LONG-TERM PARTNER

- / Strategic focus on lending
- / Strong expertise
- / Global footprint
- / Disruptive innovation approach
- / Tailored implementation methodology
- / Focus on customer success
- / Strong integration background
- / Financially self-sufficient
- / ISO 27001 certified
- / Globally recognized LendTech solution

# ACCELERATING YOUR LENDING WITH ACP

## IMPROVE

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

## COMPETITIVENESS

## CUSTOMER SATISFACTION

## PERFORMANCE

## COMPLIANCE

## SUSTAINABILITY

## REDUCE

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



**1500% TAT**  
Improvement

**100%**  
Automated Compliance

**7 Countries**  
Société Générale



**+92%**  
Increase in AOV

**+180%**  
Increase in CCR

**4x**  
Av. Repeat Usage/Customer



**-80%**  
Reduced Operational Risk

**-72%**  
TAT Decrease

**+40%**  
CAs Volume Increase



**99.5%**  
Automatic ESG Checks

**250**  
Branches

**1800**  
ACP Users



**115%**  
TAT

**-80%**  
Reduced Paperwork

**-92%**  
Reduced Operational Risk

# 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

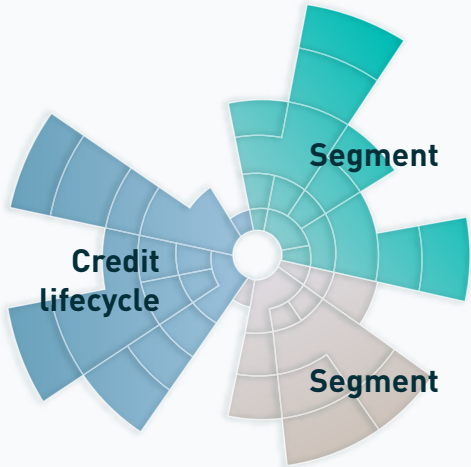
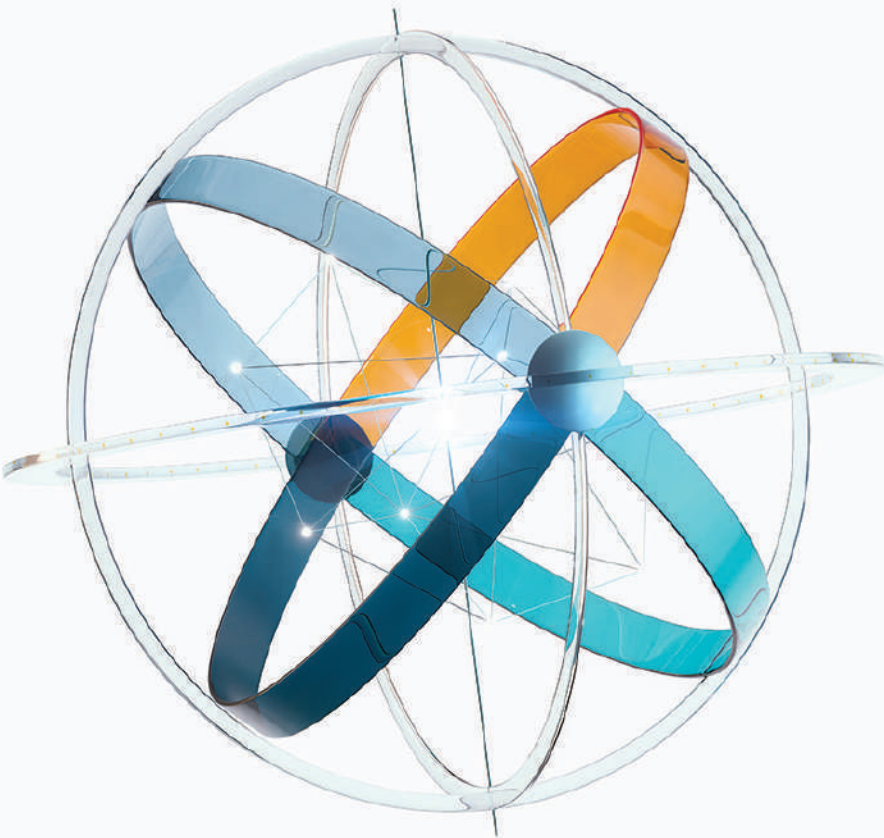
**LIMIT MANAGEMENT**  
Real-time credit exposure monitoring
- 7

**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, and home loans.

### / CORPORATE

Letter of credit, line of credit, revolving credit facility, capital loans, and factoring.

### / COMMERCIAL

Business overdraft, facility, equipment loan, commercial construction, line of credit, SME credit card, letter of credit, lease finance, and term loans.

### / FIs

Interbank loans, VOSTRO, NOSTRO, deposits limit, and deposits.

### / SOVEREIGN

Project financing, budget support facilities, and country limit.

### / WHOLESALE

**Treasury** (FX Spot, Forward, Swap, etc.)

**Working Capital Finance**

**Trade Finance** (Letter of Credit, Guarantees Supply Chain Finance)

**Project Finance**

**Corporate Term Loans**

### / SPECIFIC LENDING

/ Embedded Finance: POS Financing & BNPL

/ Islamic Finance

/ Community Banking

/ Microfinance

/ Debt collectors

/ Loan servicers

/ Brokers

/ Green Loans

BLEND YOUR PERFECT COMBINATION FOR INNOVATIVE FINANCING JOURNEYS



# ALWAYS AT THE VANGUARD OF THE LENDTECH MARKET

Design thinking is at the heart of Axe Finance 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 Axe Finance, 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 an automated credit journey via a variety of AI/ML techniques such as data capture using OCR/ACE, adverse media combined with sentiment analysis, and GenAI (ACP's trusted credit co-pilot).
- 2. AN OMNICHANNEL FINANCING JOURNEY**  
Flawless orchestration of the lenders, the customers, and all credit stakeholders on the same credit 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 AXE STUDIO**  
Built-in zero code configuration tools for limitless customization options (products, workflows, policies, users' roles, user interfaces, and 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

## Tailored implementation methodology

No two banks are the same, Axe Finance 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
- / 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 KPIs towards the bank objectives
- / Identify training needs (documentation, onsite training, and webinars)
- / Identify areas of improvement and bringing innovative proposals and product excellence

## Global recognitions and certifications

- / Gartner Market Guide for Commercial Loan Origination Solutions (CLOS in 2023, and 2024)
- / Leader in the SPARK Matrix for: Retail & Commercial LOS (RLOS & CLOS in 2023, and 2024)
- / Leader and a Star Performer (Highest YoY improvements) in the PEAK Matrix for Consumer LOS (2024)
- / Finalist in the Singapore Fintech Festival Excellence Awards (Sustainable Finance, 2024)
- / ISO 27001 Certification - Information Security Management System
- / Microsoft Gold Technology Partner Certification



# About **Axe Finance**

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.

Axe Finance 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, Green Loans, debt servicers & collectors.

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

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

**1** & ONLY  
FOCUS

**+21** YEARS  
OF EXPERTISE

**60,000** USERS  
WORLDWIDE

**35** COUNTRIES  
FOOTPRINT

**40%** Reinvestment  
in R&D

**9** OFFICES &  
LOCATIONS

**270** PEOPLE FOCUSED  
ON LENDING

**50** TREES SAVED / DAY  
THANKS TO **AUTOMATION**

## AMONG OUR CUSTOMERS:



SOCIETE  
GENERALE



otpbank



QNB

مصرف الراجحي  
alrajhi bank



Vietcombank



APS bank

بنك أبوظبي الأول  
FAB

BBK  
بنك البحرين والكويت



Bangkok Bank  
ธนาคารกรุงเทพ



Fidelity

بنك أبوظبي التجاري  
ADCB



VIB  
Ngân hàng Quốc Tế

