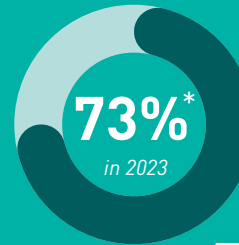




TAKING YOUR PAIN POINTS OFF YOUR SHOULDERS

AI is transforming the LendTech landscape replacing outdated legacy systems with intelligent automated systems.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.



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 AI-powered 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.

