



TAKING YOUR PAIN POINTS OFF YOUR SHOULDERS



Fidelity



99.5%

Automatic screening & processing of ESG checks



*Providing ESG Advisory
Capgemini - ESG Benchmark
Report 2023

\$860 Billions

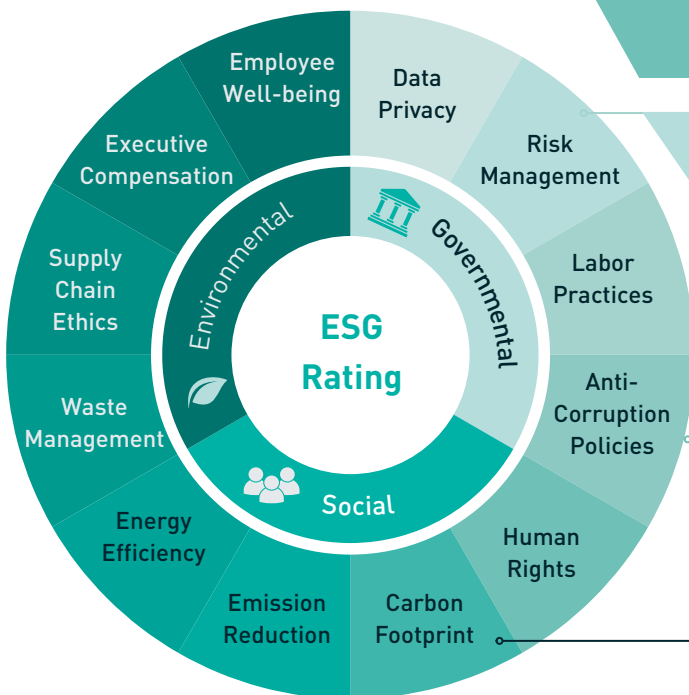
Global Volume of Sustainable Loans

Environmental Finance 2023

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.

Performance snapshot



ESG Indicator Rating

AI-based data collection

ESG factors overall performance analysis

Pillar Scores

Configurable quantitative & qualitative metrics

Score generation per pillar

Overall Risk Rating

Flexible assessment template and metrics

Borrower / Loan overall ESG score



SUSTAINABLE LENDING WITH TAILORED, ZERO-CODE ESG SOLUTIONS



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 SOLUTION



A CUTTING-EDGE AND FLEXIBLE SOLUTION FOR SMART GREEN LOANS & ENHANCED ESG PERFORMANCE.

- ✓ **AI-powered onboarding:** face and ID recognition for secure, ESG-compliant onboarding.
- ✓ **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 :** align with key regulations such as IFC, EBA, SASB, TCFD, and ISO 26000.
- ✓ **Omnichannel journey:** connecting credit stakeholders across mobile, tablet, and desktop for faster green financing decisions.



TRADITIONAL & AI-BASED ESG SCORING INTEGRATED INTO ONE PLATFORM FOR ACCURATE GREEN LOAN 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 TOOL

- ✓ **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.

