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ACP EWS

FROM A REACTIVE TO A PROACTIVE APPROACH FOR CREDIT PORTFOLIO MONITORING

TAKING YOUR PAIN POINTS OFF YOUR SHOULDERS

The later a bank responds to a deterioration in a customer's credit worthiness, the fewer mitigation solutions remain to minimize potential losses. Bankers are continuously looking for a solution to proactively enhance credit portfolio quality, anticipate loan delinquencies, and build optimal recovery plans.
ACP addresses seamlessly this need thanks to its innovative EWS solution, lenders add indicators, aggregate them and generate an EWS score that will determine the priority of treating each indicator.
Leveraging AI, lenders can simply explore an extensive range of data sources to easily generate model-based, unforeseen, accurate, and relevant early warning signals.

80%
**Credit Risk Organiaztions*

*To implement AI-Based EWS in a year

Mckinsey & Co 2025

9–18 Months
Earlier Risk Signals Detection*
**with AI-powered EWS compared to traditional EWS*

Deloitte, 2024

AI-POWERED EARLY WARNING SIGNALS - EWS

- Big Data Analysis
- Data-driven models
- Feature Engineering
- Smart Prediction
- Monitoring
- Pipeline Managed
- Pattern Detection
- Integrated Alerts

TIMELY DETECTION OF DELINQUENT LOANS

ACP EWS is provided with standard EWS indicators that the lender can customize as per his credit activity

- Decrease in account turnover/ income
- Decreasing profit/increasing loss
- Increasing of owners'/management's risk
- Credit Bureau states negative information
- Negative information of collateral
- Breach of covenants/contract conditions
- Restructuring of loan
- Delay in payment
- Account blockings
- Prompt collection

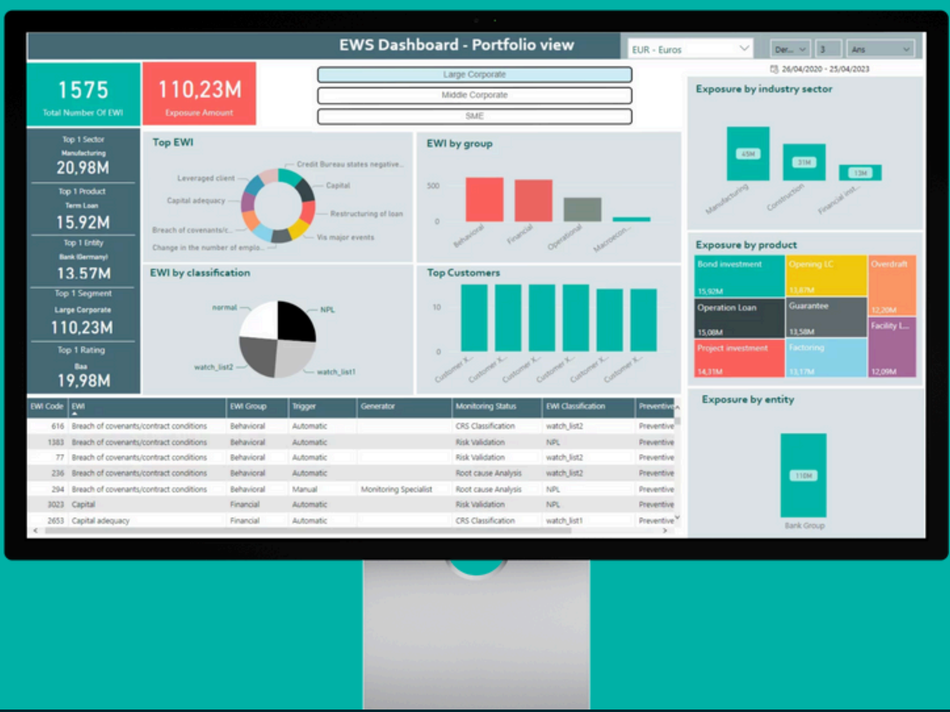
DATA INTEGRATION, THE BACKBONE OF A SUCCESSFUL AI-BASED EWS

ACP EWS is designed to trigger alerts based on configurable signals derived from engineered features and AI-generated data related to a borrower's financial, industrial, geographical, or behavioral context. It enables lenders to shift from reactive, historical portfolio monitoring to a proactive approach using accurate early warning algorithms. The solution is deal for lenders tracking customer data, financial transactions, and activities across multiple strategic, management, and operational systems. **ACP EWS** offers a standardized, robust framework to:

- Build and customize high-performance ML pipelines.
- Support tech-savvy experts in processing structured and unstructured data.
- Develop and deploy AI-powered early warning models.
- Monitor internal and external data quality and its impact on model performance.
- Automate insight extraction using NLP, predictive analytics, big data mining, and clustering.
- Enable continuous, broad-scope portfolio monitoring through holistic screening and categorization.
- Deliver actionable dashboards showing portfolio health, warning history, delinquency forecasts, and risk-based workflows.
- Genenrate insights by tracking behavior changes and assigning severity to improve delinquency predictions.

EWS SMART DASHBOARDS FOR PROACTIVE RISK MANAGEMENT

- **Comprehensive portfolio visualization:** interactive dashboards display KPIs, risk metrics, and delinquency forecasts, allowing for swift identification of emerging risks.
- **Customizable alerts and thresholds:** set specific risk thresholds and receive automated alerts when these are breached, facilitating timely interventions.
- **Integrated remediation workflows:** dashboards are connected to action-oriented workflows, enabling immediate response strategies such as borrower outreach or loan restructuring.
- **Multi-segment analysis:** analyze data across various segments—corporate, retail, SME—to tailor risk management strategies effectively.



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Does ACP EWS solution cater to your needs?
info@axefinance.com

UK | Netherlands | UAE | Tunisia | India | Thailand | Vietnam | Malaysia | Singapore