

ACP Embedded Lending

UNLOCKING NEW REVENUE STREAMS WITH SCALABLE POS FINANCING FOR BANKS' PARTNERS



TAKING YOUR PAIN POINTS OFF YOUR SHOULDERS

With over 60% of digital platforms planning to embed Lending into their customer journeys by 2026, banks face rising pressure to offer seamless, Embedded credit experiences through their partners. ACP Embedded Lending helps banks turn retailers and service providers into digital lenders, enabling instant BNPL and POS financing across all channels. By adopting Embedded Lending solutions, banks can unlock 12-18% revenue uplift through partner-led distribution.

Beyond financing, ACP also extends to operational efficiency, supporting third-party actors such as valuers, servicers, and lawyers to accelerate and streamline collaboration across the full credit lifecycle.

12 - 18%

Banks revenue uplift

BCG, 2023

+60%

of platforms plan to embed
lending by 2026

McKinsey, 2024



ACP EMBEDDED LENDING: EMPOWERING THE FULL LENDING ECOSYSTEM



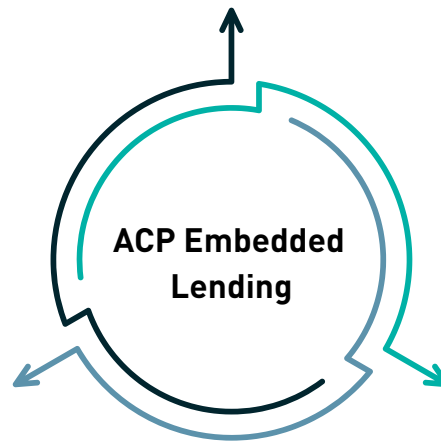
THE PARTNER

- Shortening the credit TAT
- Increasing customer satisfaction & lifetime value
- Increasing sales conversions
- Improving risk mitigation



THE CUSTOMER

- Seamless POS & online financing
- No bank visits, the business is the lender
- Instant credit decisions
- Fast access to goods



THE BANK

- Unlocking new product channels
- Increasing revenues
- Increasing partners' satisfaction
- Enlarging partners' network
- Managing partners proactively



EMPOWERING BUSINESSES WITH AN AI-BASED END-TO-END SOLUTION FROM KYC TO SERVICING

1

Credit Application

- AI Credit Initiation
- Conversational ACP Insights
- Face Verification
- Document Extraction

2

Credit Analysis

- 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



ENSURE A PROMPT LOAN INITIATION ON-THE-GO

ACP Embedded Lending allows an omnichannel initiation of the Credit Application (CA) leveraging AI to accelerate this first crucial step in a BNPL/POS financing context:

- Customers can initiate the loan when browsing good from partner online shops or mobile apps
- Partners can initiate a loan on behalf of their customers either through a dedicated ACP Embedded Lending or by integrating their own Sales/CRM/KYC systems
- KYC forms can be customized as per the transaction/partner type (prospect or bank customer)
- Digital & instant borrower onboarding thanks to AI-powered features (face/ID recognition and content extraction)
- Document submission can be done on-the-go by all stakeholders through their respective portals.



TRADITIONAL & AI-BASED SCORING INTEGRATED INTO ONE SINGLE PLATFORM FOR ACCURATE CREDIT DECISIONS

Accurate credit worthiness and compliance checks are addressed through ACP Embedded Lending powerful set of APIs ensuring a seamless integration of data from different sources.

- Customized pricing and approval workflows tailored to each and every partner's industry vertical.
- Flawless risk mitigation thanks to ACP Embedded Lending loan eligibility rules. These rules can be based either on the inputs of the bank's credit risk experts or AI neural network technics leveraging customer historical credit transaction data along with new featured variables reflecting their loan repayment behavior
- Powerful APIs ensure data integration with external and internal databases while complying with GDPR international directives, country regulations, and bank policies.
- ACP Embedded Lending automatically generates credit terms and conditions as per the bank policy and the partner agreement.



ADVANCED DATA ANALYTICS USEFUL FOR LOAN MONITORING AND BENEFICIAL FOR CROSS-SELLING OPPORTUNITIES

- Customers can initiate the loan when browsing goods from partner online shops or mobile apps.
- Banks and partners leverage ACP Embedded Lending to offer an ultimate digital financing journey using mobile push notifications, to follow up on loan application status, as well as to convey loan rejection justifications.
- 360° dashboard of partner activity including pending CAs, disbursed loans, and rejected CAs.
- CA's data is stored in ACP Embedded Lending to be leveraged for insightful reports, scoring, and cross-selling purposes.



BECOME A BNPL LENDER ON YOUR OWN TERMS THANKS TO ACP EMBEDDED LENDING HIGHLY FLEXIBLE & SCALBLE SOLUTIONS

ACP Embedded Lending provides the best user experience to the bank, the partner, and the customer. Embedded intuitive administration tools (BRM, GUI Designer, BPM, and Identity & Access Management) give the user total self-sufficiency in creating and managing:

- Partner lists, group of partners
- Bank's terms & conditions agreed with the bank
- Partners promotions, commissions, special offers
- Agents & store lists
- Partners products, pricing catalogues
- List of contracts
- Borrowers and co-borrowers

