ACP Multi-Entity Lending

ONE FLEXIBLE SOLUTION, MULTIPLE GEOGRAPHIES

TAKING YOUR PAIN POINTS OFF YOUR SHOULDERS

Global banks managing loans and limits across multiple geographies shouldn't feel like navigating a maze. Handling fragmented credit processes across different countries, policies, languages, and currencies is often complex and exhausting. Inconsistent credit standards, redundant approvals, and compliance misalignment slow decision-making and increase credit risk.

ACP Multi-Entity Lending transforms this complexity into clarity, it streamlines processes across subsidiaries, branches, and business units while remaining flexible to local market needs. ACP enhances operational l efficiency, ensures regulatory compliance, and empowers banks to make faster, smarter lending decisions at scale. Additionally, it improves HQ-level monitoring, providing better oversight and risk control across all lending entities.

SOCIETE GENERALE

1 Credit Process
Across 7 countries

100%
Automated Compliance

1500% TAT*

**Turnaround time improved from days to minute for Retail Lending*

STREAMLINED DATA & CREDIT PROCESSES ACROSS MULTI-ENTITY ENVIRONMENTS

1 CUSTOMER ONBOARDING & CREDIT INITIATION

- New entity onboarding and local entity global parameters setting
- Synchronized configurations, rules, accesses, data, and processes
- Streamlined customer onboarding across geographies
- Transparent global group structure
- Robust global system for data compliance and document integrity

2 CREDIT ORIGINATION

- Standardized cross-entity credit workflows
- Secure group vs localized limit management
- Multi-level risk assessment & contagion rules
- Global delegation of authority
- Full access to credit details and documents

3 CREDIT RISK MONITORING & DECISION

- Cross-entity automated limit monitoring
- Entity level global portfolio limits
- Cross-entity portfolio monitoring
- Global vs localized EWS, rules for proactive monitoring
- Standardized vs. localized financial templates Management

4 MULTI-ENTITY LOAN SERVICING

- Centralized tracking
- Interest management
- Flexible restructuring
- Tailored products
- Unified visibility
- Unified communication

SEAMLESS MULTI-ENTITY DIGITAL ONBOARDING AND UNIFIED CREDIT WORKFLOWS

- **AI-enhanced onboarding & KYC with automated data synchronization:** simplifies and standardizes borrower onboarding across entities, ensuring accurate and real-time data across branches and subsidiaries.
- **Unified credit application processing & workflow orchestration:** adapts intelligently to entity-specific requirements, with centralized processing, document handling, and credit disbursement optimization.
- **Integrated multi-entity relationship & compliance management:** enables cross-selling, centralized credit monitoring, and uniform compliance across jurisdictions.
- **Cross-entity reference data standardization:** ensures consistency and reliability in credit evaluation across jurisdictions.
- **Unified financial template management:** streamlines document collection and analysis across all entities.

COMPREHENSIVE MULTI-ENTITY CREDIT RISK MANAGEMENT WITH AI-POWERED INSIGHTS

- **Entity-specific risk modeling with unified credit scoring:** customizes assessments for each entity while ensuring consistent scoring across the group
- **Integrated, real-time risk data processing:** combines internal/external sources and automates data extraction for complete and timely risk profiles.
- **Predictive analytics and anomaly detection:** enhances forecasting accuracy and flags irregularities in counterparty structures and exposures.
- **Support for cross-entity counterparty structure management:** enables full visibility over group-level exposures.

PROACTIVE MULTI-ENTITY PORTFOLIO MONITORING WITH AUTOMATED EARLY WARNING SYSTEMS

- **Automated EWS and risk tracking:** detects and flags risks across portfolios in real time using AI, pattern recognition, and NLP.
- **Delinquency alerts & collections optimization:** streamlines risk mitigation and collection processes while maintaining regulatory compliance.
- **Data-driven portfolio and performance analytics:** delivers actionable insights and trend forecasting across multi- entity portfolios.
- **Global search capabilities:** enables users to search across clients, portfolios, and documents.

MULTI-ENTITY CREDIT SERVICING AND REPAYMENT MANAGEMENT

- **Centralized repayment tracking & interest management:** manages schedules and calculations consistently across subsidiaries.
- **Flexible loan restructuring:** supports multi-entity clients by offering tailored products.
- **Unified repayment visibility across counterparty structures:** enables holistic tracking of repayments.
- **Cross-entity collaboration tools & communication:** enables unified borrower communication and internal chat features.

POST-CREDIT PERFORMANCE ANALYTICS AND REPORTING

- **Multi-entity performance tracking:** provides insights on credit performance across business units.
- **AI-powered loan portfolio forecasting:** predicts future trends based on multi-entity data.
- **Regulatory and internal reporting:** automates reporting across jurisdictions to ensure compliance.
- **Standard ACP dashboard setup:** delivers a centralized, customizable view of KPIs and metrics across all entities.
- **Cross-entity reporting capability:** enables consolidated performance insights and benchmarking across subsidiaries

SCALABILITY AND FUTURE-PROOF MULTI-ENTITY DIGITAL LENDING

- **Multi-currency & multi-language support:** seamless operations across diverse markets.
- **Scalable cloud deployment:** adapts to any IT infrastructure with hybrid and multi-cloud support.
- **AI-powered automation with zero-code configuration (Axe Studio):** customizable workflows, interfaces, and role-based controls.
- **Granular access control for global vs. local roles:** empowers centralized oversight and decentralized operations as needed.
- **Embedded cross-entity collaboration features:** facilitates secure information sharing and coordination across entities.
- **AI-based cross-selling model & recommendation engine** : identifies upsell and cross-sell opportunities across business units.