



TAKING YOUR PAIN POINTS OFF YOUR SHOULDERS

Lenders face different changes in technology, processes, regulations, and policies all the time. Most solutions provided on the market have flexibility that comes at a price. Constant configurations, in the long run, results to expensive costs. There is a need for lenders to make their processes future-proof and flexible without the need to learn any coding skills for implementation. Self-sufficiency in a credit automation solution is a game-changer allowing lenders to drastically reduce the Total Cost of Ownership (TCO).



70% - 90%

Development time reduction with LCNC

Gartner, 2021



ACP STUDIO: BUILT FOR SCALE, SPEED, AND CONTROL



ACP BRM: A RULE ENGINE & COMPOSER FOR SMARTER LENDING AND IMPROVED AGILITY

ACP BRM enables ACP Business Administrators to implement and amend credit Business Rules—simple or complex—with full flexibility via queries and drag-and-drop tools.

- Creation of a dictionary for queries & rules, creating simple and complex vocabularies.
- Elaboration of complex rules & queries using arithmetic operators & predefined functions while setting rules priorities.
- Controls when building/publishing/deploying/managing each ACP BRM item through workflows.
- Comprehensive logs allowing rigorous rules versioning and tracking
- Out-of-the-box “Build Your Own Expression”, a tool that helps lenders to develop their own simple or complex expressions



ACP BPM: CONFIGURATION OF ALL CREDIT WORKFLOWS PROCESSES

The drag & drop capabilities and user-friendly interfaces of ACP BRP allows ACP Business Administrators to benefit from a great flexibility while finetuning existing workflows or designing new ones

- Delivered with preconfigured processes like onboarding, credit application, and collateral perfection.
- Steps can involve user input, rule-based processing, or API/web service integration.
- Tasks can be assigned to individual users or groups.
- Each step may include conditions based on policy or regulations before advancing.
- Steps generate configurable outputs for automatic routing.
- Parallel workflows can run synchronously or asynchronously.
- Sub-workflows can be triggered by main workflows.



ACP GUI: TOTAL CONTROL ON ACP SCREEN LAYOUTS & GRAPHICAL USER INTERFACE

The perfect embedded tool giving the bank self-sufficiency to configure all ACP screens with no need for any specific development, nor change in the database structure.

- ✓ Add/remove unlimited fields in any language and edit field properties.
- ✓ Adjust layouts by credit type, client segment, or object.
- ✓ Create dropdowns linked to internal or external data sources.
- ✓ Customize messages (alerts, notifications, errors) triggered by events.
- ✓ Enable granular change tracking across ACP screens.
- ✓ Configure dynamic screens by segment, product, or industry.



ACP DMS: CONSISTENCY, COMPLIANCE, AND A PAPERLESS CREDIT PROCESS

A native document management tool used to customize and generate documents automatically as per the bank's templates: headings, sections order, tables, boxes, logos, fonts, and colors. All kinds of documents can be managed throughout the credit process.

- ✓ Documents are generated from user screens with access control.
- ✓ Export to PDF, Word, or Excel and print directly from ACP.
- ✓ Generate specific documents based on application stage.
- ✓ Link simple or complex data to document templates.
- ✓ Supports multi-language and ensures data-template consistency.
- ✓ Add data tags to templates for dynamic content.
- ✓ MS Word®/Excel® template designer with version tracking.



ACP IAM: IDENTITY & ACCESS MANAGEMENT TO CONFIGURE USER ROLES IN A VERY GRANULAR MANNER

ACP integrated administration tool used to manage and monitor users' roles and access rights for all ACP components. It prevents the bank from data loss and security breaches as well as segregation of duties. Two different access controls are defined and managed through ACP IAM:

- ✓ User groups limit data access by region or role.
- ✓ User profiles control screen-level actions (Create, Update, Delete, View) with field-level granularity.
- ✓ Users receive only assigned tasks and related documents per workflow.
- ✓ Supports user import, creation, and validation via maker-checker process.



ACP MLP: AN INNOVATIVE FRAMEWORK FOR AN AI-BASED CREDIT PROCESS AUTOMATION

ACP MLP is ACP Machine Learning Pipeline Automation Tool helping lenders to efficiently conduct ML-based projects and produce accurate Artificial Intelligence models

- ✓ ID and face recognition.
- ✓ Social media screening.
- ✓ Auto-extraction from documents (pay slips, proofs, reports).
- ✓ AI-based scoring, media screening, and monitoring.
- ✓ Portfolio analysis via segmentation and sensitivity analysis.

