THE PATH TO DIGITIZING THE CREDIT LIFECYCLE

Faced with increasingly sophisticated customers and more and more pressure from regulators and competitors, but often weighed down by manual processes or too rigid legacy systems, financial institutions can increase their efficiency, develop their market position and raise their profitability by further automating the lending process and risk measurement techniques.

To assist them, Axe Credit Portal (ACP) is a highly flexible end-to-end credit process automation solution for all aspects of the lending lifecycle, including application processing, credit assessment, automatic document generation, limits & collateral management, covenant management, portfolio management, loss & recovery, and provisioning.

axefinance ACP helps lending institutions increase customer satisfaction, reduce costs through operational efficiency and proactively mitigate risk and assure compliance with regulations.
DRIVING THE GROWTH OF YOUR LENDING ACTIVITIES

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>70%</td>
<td>Increase Collection Rate</td>
</tr>
<tr>
<td>60%</td>
<td>Reduce Turn Around Time (TAT)</td>
</tr>
<tr>
<td>30%</td>
<td>Decrease Write-offs</td>
</tr>
<tr>
<td>35%</td>
<td>Increase Origination Volume</td>
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<tr>
<td>66%</td>
<td>Decrease Time to Market</td>
</tr>
<tr>
<td>40%</td>
<td>Increase Salesforce dedication to Business Development</td>
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Automating key processes, ACP speeds up loan application and processing without sacrificing the quality of business decision-making:

- Gain Competitive Advantage through Enhanced Customer Service & Response Time
- Optimize Performance by raising transparency, flexibility and consistency
- Enhance Risk Assessment by providing credit risk managers with a single consolidated view
- Reduce Operational Risk by introducing single capture, thereby reducing manual processing and bringing tighter integrity to documents & data
- Adhere to regulatory requirements in terms of processes, risk assessments and portfolio management

BE AT THE CUTTING EDGE OF THE LENDING DIGITALIZATION

- With ACP new data collection, storage, and processing features we take the Know Your Customer feature to the next level. Indeed, ACP is capable to absorb and analyze all type of structured and unstructured data from internet, social networks and multiple other information sources.
- A customer centric approach is the only viable solution for businesses. ACP Omni channel capabilities and customer engagement tools such as mACP, wACP, ACP Bot empower financial institutions to offer a customized and seamless user experience cross channels.
- Same as self-driving cars, ACP continuously learn from enriched bank data environment to recalibrate its automatic decision model to safely drive risk managers to right decisions.
- New product building blocks and existing reengineered functional features based on ACP advanced data analytics and machine learning prediction models are now reshaping lending.

ACP, a natively integrated credit risk solution, allows lending institutions streamline the credit process by eliminating redundant processing steps and reducing manual intervention.
**ACP – OVERVIEW**

**MULTI CHANNEL ACCESS**

**axeCorporate Lending:**
- KYC & Client Onboarding
- Origination
- Credit & Risk Analysis and Write-up
- Approval Processes & Delegation of Authority
- Risk Based Pricing
- Facility Risk Rating
- Obligor Risk Rating
- PD & LGD
- Credit Admin and Documentation
- Delegation of Authority
- Write-up
- Risk Based Pricing
- Credit Analysis & Documentation
- Disbursement
- Monitoring
- Documentation
- Scoring
- Risk Based Pricing
- Credit Analysis & Documentation
- Disbursement

**BUSINESS INTELLIGENCE**

**ACP CORE SERVICE**

<table>
<thead>
<tr>
<th>Database</th>
<th>Reporting</th>
<th>Workflow</th>
<th>Document Management</th>
<th>Alert Management</th>
</tr>
</thead>
<tbody>
<tr>
<td>GUI Designer</td>
<td>Admin Toolbox</td>
<td>BPM Designer</td>
<td>Business Rules Composer</td>
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</tbody>
</table>

**Collateral Management**

**axeCollateral Management** allows the management of general (counterparty or group of counterparties) and specific (facility or facilities within the same counterparty) collateral.

During the credit approval process and throughout the life-cycle of a loan, **axeCollateral Management** supports the creation and administration of collateral files, their initial and subsequent valuations and realization in the event of default. All aspects of collateral management are addressed, including a number of advanced features which ensure to effectively manage all aspects of collaterals, and the associated workflows, right across the bank’s operations and departments including remote locations and international subsidiaries.
ACP offers a 360° degree view of the credit activity from origination to maturity (portfolio, Branches' objectives...) for a better decision making.

FOCUSED ON CREDIT AUTOMATION, INSPIRED BY VALUE CREATION

Financial institutions are increasingly seeking the expertise and value that we offer. In meeting their needs, we align our solutions to ensure that the competing interests of technology and business are addressed.

Focus and Long-term

axe\textsuperscript{\textregistered} finance strategy is to be totally focused on one and only one core business and to reinvest a substantial part of our revenue in the development of our people and our solution:

- An optimized TCO
- A high level of expertise ensuring the continuous alignment of our solution to the lending institutions’ evolving needs.
- A solid project deployment experience and a smooth change management process.
- A tailor-made client management aimed at helping our clients maximize the value and benefits of our continuously evolving rich solution.

Powerful solution

- A modern web-based solution with a comprehensive functional coverage and easy to interface with all third-parties
- A flexible administration framework allowing to natively manage various products for all client types in multiple geographies taking into account different credit policies, languages, alphabets, and currencies.
- A scalable solution allowing our clients quick adjustments to new business and regulatory requirements at no additional costs (workflows, screens, data structures, documents, policies, reports...)

Locally hosted or a cloud-based solution

To fit to every lending institution needs, Axe Credit Portal is available either as a locally hosted or cloud-based solution. Opting for axe Cloud Lending makes lending institutions benefit from a state-of-the-art credit automation solution with the convenience and cost advantages of cloud-based services. No need for a big bang approach anymore when rolling out new features.
ABOUT axefinance

Founded in 2004, axefinance is a global software provider focused on lending automation for financial institutions (traditional and Islamic banking, etc.) looking for an edge in productivity and customer service for any and all client segments: retail, commercial, corporate, etc.

Axe Credit Portal is axefinance’s powerful end-to-end integrated solution for credit automation available either as a locally hosted or SaaS solution. axefinance is a trusted partner of respected global financial institutions to name a few Société Générale, Al Rajhi Bank, Banque Internationale de Luxembourg, First Abu Dhabi Bank.

1 & ONLY FOCUS
20 YEARS EXPERIENCE IN FINTECH
20 COUNTRIES Footprint
30 000 USERS WORLDWIDE
40 % Reinvestment in R&D

AMONG OUR CUSTOMERS:
Amsterdam: Amstelveenseweg 500, 1081 KL
Abu Dhabi: Addax Tower, Office 5708, Al Reem Island P O Box 51311
Tunis: Rue du lac Huron, La Couverture Building, 1053 Les Berges du Lac
Mumbai: WeWork Seawoods Grand Central, Tower 1, 10th floor, Seawoods, Navi

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