

axe Cloud Lending

Reap huge benefits from a cloud-based credit automation solution



axefinance ACP helps lending institutions increase customer satisfaction, reduce costs through operational efficiency and proactively mitigate risk and assure compliance with regulations.

Opting for axe Cloud Lending makes you benefit from a state-of-the-art credit automation solution with the convenience and cost advantages of cloud-based services.

Industries served by axe Cloud lending : Banks, Microfinance, Lease Finance, SME Lenders, Community Banks, Consumer Lenders

axe Cloud Lending Solution enables financial institutions to reach higher efficiency and profitability levels automating all their lending activities:

- Loan initiation by the borrower
- KYC & client on-boarding
- Scoring
- Underwriting & Approval
- Automatic decisioning & Workflows
- Disbursement
- Collateral Management
- Collection

axe Cloud Lending is an end-to-end cloud-based solution for all aspects of the credit lifecycle, including application processing, credit assessment, approval, limit and collateral management, automatic document generation, bottom-up and top-down management reporting, portfolio monitoring, TAT flow monitoring and control, loss and recovery, and provisioning.

Using a single and integrated platform, **axe** Cloud Lending enables financial institutions to eliminate redundant processing steps, reduce manual interventions and streamline the credit approval process.

axe Cloud Lending offers powerful tools to measure, monitor, mitigate and manage the various dimensions of credit risk through an integrated financial ratio calculation, qualitative assessment framework and internal rating workflow solution offering advanced features for consistent and informed decision-making. It enables financial institutions to optimise credit risk rating practices as part of the wider credit approval process

BENEFITS FROM A CLOUD-BASED CREDIT AUTOMATION SOLUTION

SIMPLE & AGILE

- Fully cloud-based solution
- Quick Deployment across branches
- Seamless integration with third-parties' systems with a set of API's
- Access from anywhere
- Streamline all lending activities on a single cloud-based system
- Customize solution with no need for vendor intervention
- Automatic Backup and Disaster Recovery
- High scalability
- Safe and secure (Transparent Data encryption)

COMPETITIVE & LOW TOTAL COST OF OWNERSHIP

- Subscription based fees (No Capex required)
- Lower overall implementation cost
- Faster & easier Implementation
- Automatic upgrades
- Reallocate resources on added value projects
- Higher volumes of credit with improved turn-around-times, efficiencies and lowered risks
- Highly connected and collaborative environment for all stakeholders
- Faster time-to-market for new products and offers

BOOST YOUR LENDING ACTIVITIES THROUGH PAPERLESS CREDIT PROCESS

- Automate and manage effectively the end-to-end credit application life-cycle from the KYC stage till the disbursement
- 360° view of your customers and prospects information
- Automatic allocation of tasks via client-specific workflows.
- Rules-based decision making and routing mechanism.
- Real-time alerts and notifications through emails and SMS.
- Reduce Operational Risk thanks to document checklist
- Unlimited possibilities of workflow customization.
- User-friendly interfaces
- Easy way to configure new products
- Digitize the credit process through a powerful & embedded Electronic Document Management System EDMS
- Generate automatically credit-related documents straight from the system as per your templates;
- Powerful credit & risk reporting
- Regulatory reporting for central bank reports requirements
- Exports to MS Word, Excel and even PowerPoint



KEY SOLUTION COMPONENTS

axe Credit Management | axe Scoring & Rating

axe Collateral Management

axe Limit Management

axe Collection & Provisioning

WORKFLOW | BUSINESS INTELLIGENCE | BUSINESS PROCESS MANAGEMENT (BPM) | CBS INTEGRATION | ALERTS & NOTIFICATION | EDMS

KEY DATA SOURCES

CENTRAL CREDIT DATA WAREHOUSE

THIRD PARTY & CREDIT REPORTING DATABASES

EXISTING BANK DATABASES

MULTIPLE SEGMENT PLATFORM

Institutional

Corporate / SME

Retail

axefinance ACP can be implemented as a software or through the cloud.

No need for a big bang approach anymore when rolling out new features to users can be smooth, progressive and safe while minimizing adverse change effects.