

OVERVIEW

MULTI CHANNEL ACCESS



Corporate 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
- Facility Sanctioning
- Covenant Management & Monitoring
- Limit Activation

Limit Management:

- Complex & Flexible Limit Structures
- Pre-deal Limit Checking
- Limit Monitoring
- Excess Management
- Limits Lifecycle Management
- Portfolio Concentration Analysis

Collateral Management:

- Collateral Perfection
- Revaluation & Documentation renewal
- LTV Monitoring
- Release & Realization
- Deferrals
- Tickler Tracking

Retail Lending:

- KYC & Client Onboarding Origination
- Eligibility Engine
- Financial Scoring
- Behavioral Scoring
- Product Based Scoring
- Risk Based Pricing
- Credit Analysis & Write-up
- Credit Admin and Documentation
- Disbursement

Collection & Provisioning:

- Collection automation
- Workout & Recovery Process
- Remedial & Litigation Actions
- Portfolio bucketing
- NPL Classification
- Automated Provision Calculation
- Individual Provisions
- Collective Provisions

BUSINESS INTELLIGENCE

ACP CORE SERVICE

Database	Reporting	Workflow	Document Management	Alert Management
----------	-----------	----------	---------------------	------------------

GUI Designer

Admin Toolbox

BPM Designer



Existing Bank Systems
(Core Banking System, etc.)



External Systems
(Credit Bureaus, etc.)