AZENTIO™
ONEBanking

Lending Processes Reinforced

With Real-Time Data Aggregation, Analysis and Decisioning Support

Azentio ONEBanking Digital Lending

The Trends in Lending

As financial institutions are evolving; they must be customer centric. To achieve this, it is imperative for them to embrace digitization of customer journeys by providing an intuitive interface. By doing so, the end customer experience becomes delightful, while ensuring that assisted journeys by the internal sales teams are more efficient.

Azentio ONEBanking Digital Lending

Leveraging Processes Cut Out for the Digital Era

Azentio ONEBanking Digital Lending, a single ecosystem part of the Azentio ONEBanking platform, is a holistic solution that digitizes the end-to-end lending process for the bank and its customers. A web-based application which is available for both desktop and mobile, it provides a wide range of functionalities which can improve the banking processes very efficiently. It can be hosted on the internet and can be an extension of the bank's or financial institution's website.

Azentio ONEBanking Digital Lending

The solution streamlines the multiple stages in the digital journey - starting from capturing the application data, running the back-end checks for the application (eligibility, fraud & ID checks), connectivity to inbound or outbound sources of data to capture the data and verify the application. It also computes the loan amount, tenure, and other related parameters as per the eligibility of the application.

- Automate the customer acquisition life cycle of retail products, right from lead generation to disbursement
- Manage real-time monitoring of loan process
- Bring an overall improvement to the customer onboarding process as it requires users to capture only relevant information for the initiation

Multiple Features to Spur Business Growth

Real-Time. Easy. Secure. Affordable.

Customer Registration: Easy and secure steps for customer registration.

Calculators: Enable the customer to check eligibility, affordability, quick quote and rate change.

Product Information: Details of the amount, tenure, rate, policies, documents, and charges displayed are controlled through the core system's (LO) configuration, for the customer's benefit.

Document Management: The customer is shown the list of applicable documents based on the product selected, and can capture a soft copy of the documents with or without digital signatures.

Application Tracker: Customer can track the status of the application in real-time.

Support Request: Customer can request for a call back by providing minimum information.

Automated Notifications: SMS/email notifications can be generated at pre-defined intervals/events.

Information Capture and Data Enrichment

- Applicant details are captured through web/mobile app/APIs.

- Data capture from inbound or outbound services.

- User friendly UI with maximum use of select, drag, or sliders.

- Built-in simulation and repayment scheduled generation features.

- Apply for new services like disbursement request, partial prepayment, foreclosure, etc.
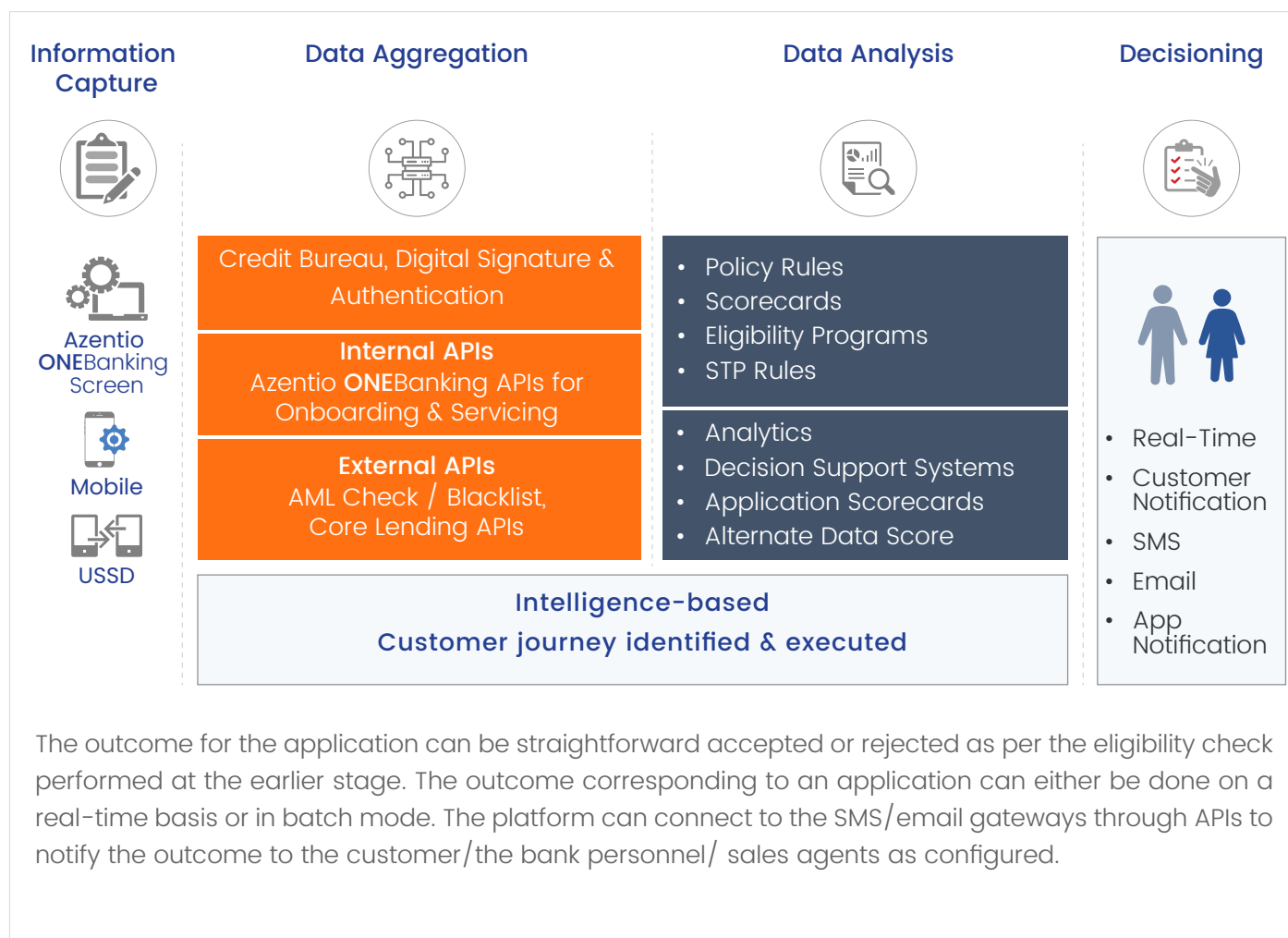
Real-Time Customer Assessment

- Eligibility analysis using the policy rules defined as part of the business rule engine, scorecards, or analytics.

- Facilitates uploading of documents.

- Real-time monitoring of the loan process.

- Web portal & mobile customer service portal.

- Provides complete 24x7 access of up-to-date information.

- Provides all account or loan related information.

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Customer Journey – Optimized with Azentio **ONE**Banking Digital Lending

Information Capture	Data Aggregation	Data Analysis	Decisioning

Information Capture

Azentio **ONE**Banking Screen

Mobile

USSD

Data Aggregation

Credit Bureau, Digital Signature & Authentication

Internal APIs
Azentio **ONE**Banking APIs for Onboarding & Servicing

External APIs
AML Check / Blacklist, Core Lending APIs

Intelligence-based
Customer journey identified & executed

Data Analysis

• Policy Rules
• Scorecards
• Eligibility Programs
• STP Rules

• Analytics
• Decision Support Systems
• Application Scorecards
• Alternate Data Score

Decisioning

• Real-Time
• Customer Notification
• SMS
• Email
• App Notification

The outcome for the application can be straightforward accepted or rejected as per the eligibility check performed at the earlier stage. The outcome corresponding to an application can either be done on a real-time basis or in batch mode. The platform can connect to the SMS/email gateways through APIs to notify the outcome to the customer/the bank personnel/ sales agents as configured.

Technology Highlights

Maximized Support for Scalability, Compliance & Digitalization

Cloud Computing

Offers flexibility, scalability, security, and compliance to digital lending; as the solution provides easy access to data for regulatory reporting, risk mitigation & analytics.

AI & ML

The solution's non-linear statistical models deployed in artificial neural networks help lenders identify complex relationships, and patterns to predict customer credit worthiness and risk factors.

Digital Payments

Supports contactless payments, mobile wallets, and mobile point-of-sale (mPOS) technology.

Biometrics Technologies

Cutting-edge face scanning, fingerprint scanning, iris scanning, and voice recognition technologies enable authentication, allow for 'zero human touch' transactions, and prevent data breaches and leakage.

Azentio **ONE**Banking Digital Lending

Key Advantages

- Enables greater reach to prospects/corporates and business partners and timely servicing of customers.

- Ready APIs to integrate with any core banking/lending solution.

- Supports complete integration with back-end and support system.

- Comprehensively scalable, with completely configurable web access options.

- Ability to define multiple customer journeys basis risk classification.

Global Credentials: Azentio Software

1000+ Clients in **65+** Countries

2500+ Employees Worldwide

6 Global Delivery Centers

20+ Offices in **9** Countries

AZENTIO™

Azentio provides mission-critical software products across Asia Pacific, Middle East, Africa and India to banks, financial services providers and insurers. It also provides ERP solutions to mid-market enterprises. The company's flagship platforms include Azentio **ONE**Banking, Azentio **ONE**CapitalMarkets, Azentio **ONE**Insurance, and Azentio **ONE**ERP. The flexibility that comes from its software platforms allows a host of applications to work with a single source of data and equips clients with workflow, analytics, document management and flexible integration mechanisms. Azentio Software Private Limited is wholly owned by funds advised by Apax.

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