

CASE STUDY

Azentio ONEBanking Digital Lending & Analytics

How a Leading Financial Institution Successfully Meets its Digitalization & Risk Management Objectives

OVERVIEW

A leading financial institution wanted to expand its business reach as well as diversify revenue sources through its chosen customer segments.

SOLUTION

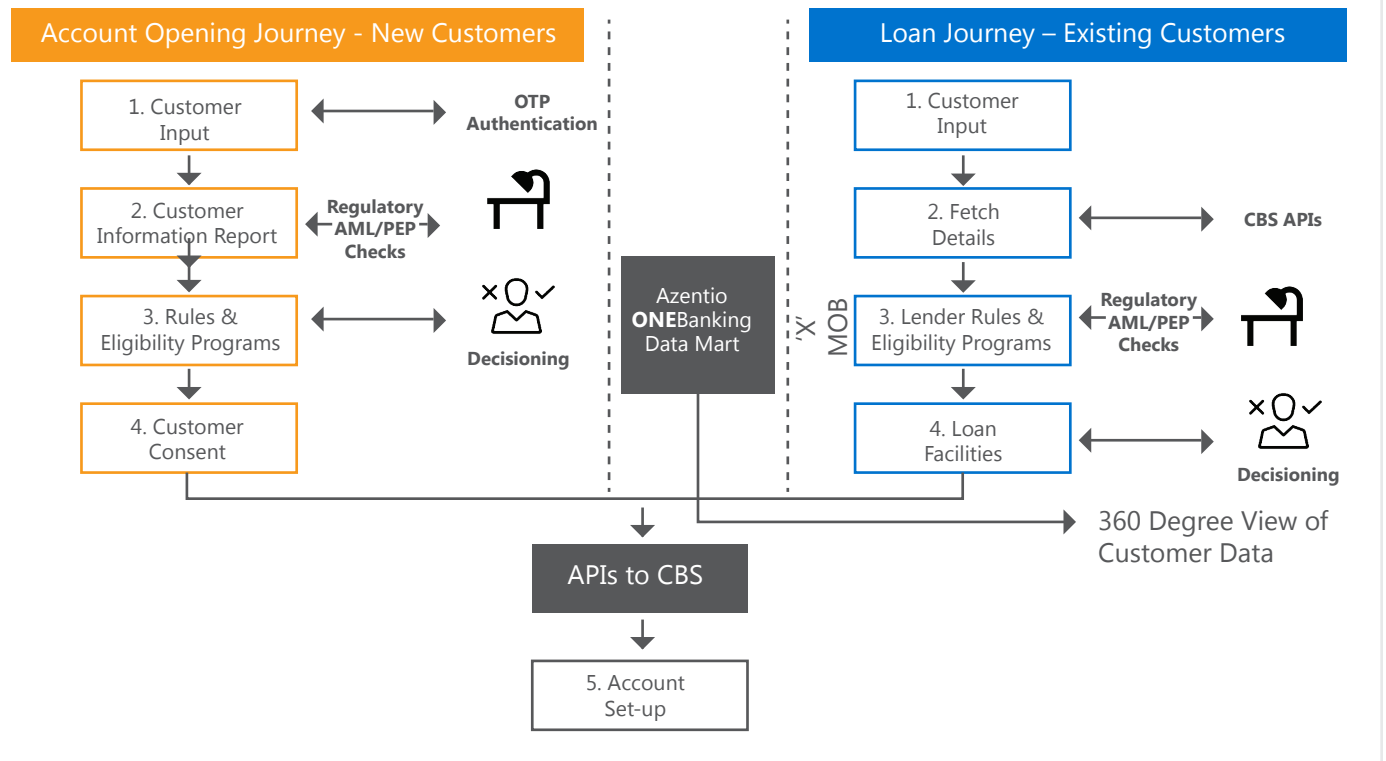
The financial institution was able to meet its objectives with Azentio **ONEBanking** Digital Lending platform, used in tandem with Azentio **ONEBanking** Analytics. For the first phase of implementation of the project, the financial institution decided to launch Unsecured Lending solution. To arrive at the most optimized solution, which would offer fast and efficient loan application process to their customers, the financial institution and Azentio teams conducted multiple sessions reviewing, and validating the journey for the customer.

With its advanced analytical models, Azentio **ONEBanking** Analytics helps generate best pre-approved offers for its customers, while Azentio **ONEBanking** Digital Lending supports quick decisioning with instant credit scoring capabilities. These tools check the customer's credit score, combined with several parameters defined uniquely as per the institution's rules and policies.

Supported by user-friendly configurations, automated credit decisioning by Azentio **ONEBanking** Digital Strategy Box and Azentio **ONEBanking** Digital Lending, the financial institution can now provide loans with straight-through processing (STP) for most of the eligible customers. For customers, who are not eligible for STP, the system redirects the application to the institution's users for underwriting and decisioning.

The detailed planning mutually carried out by both the teams at Azentio and the financial institution, along with the routine steering committee and daily scrum meetings, ensured efficient and smooth implementation and no major issues post Go-Live.

APPROACH SNAPSHOT



BENEFITS

With the implementation of Azentio **ONEBanking**, the financial institution has successfully rolled out the Unsecured Lending solution, and is in the process of unveiling multiple other products to cater to the retail and MSME banking segments.

