

AMP Credit Technologies
Giving Credit Its Due.

Lending Automation For Banks

19th July 2017

Hong Kong | United Kingdom | Singapore





Introduction to AMP Credit Technologies and Lending Automation

A leader in innovative small business lending solutions

AMP Credit Technologies

Founded in 2009, AMP Credit Technologies is a financial technology company focused on highly automated lending solutions for banks and other financial institutions offering all forms of credit to small businesses.

Operating across Asia-Pacific and the EMEA region, the firm has received numerous awards – including Retail Banker International’s “Asia Trailblazer” and European FinTech’s “Top 100”.

AMP is a founding member and sits on the Advisory Board of the G20’s SME Finance Forum, operated by the International Finance Corporation (IFC).

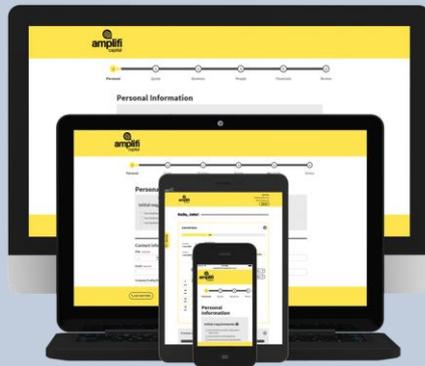
- * Increase profit
- * Improve efficiency
- * Expand products
- * Reduce risk
- * Lower costs



AMP's solution for automation - CAIROS™

Empowering banks and other institutions for lending automation

CAIROS™, allows lender to automate their existing loan process with an end to end solution including digitizing paper documents, automatically analyzing applications and generating scorecards.



CAIROS™

Credit Analysis Information & Risk Operations System

LOAN ORIGINATION

LOAN MANAGEMENT

Digital Origination Toolbox

A straight-through solution for digitizing the loan origination process

CAIROS™ automates the entire credit application workflow, capturing data from both paper and digital sources, automating credit assessments, loan documentation creation.

Omni Channel Loan Applications



- Web application
- Mobile app
- Agent/broker portal
- Pre-qualified leads
- Paper application scanning

Capture Supporting Data

- Identity Verification
- AML / KYC check
- Income Verification
- e- accounting
- Bank statement analysis
- Account scraping
- Bureau info
- “Alternative” data feeds

Decisioning The Data



- Rules engine
- Auto Scorecard Generation
- Auto Approve
- Approval manager

CRM, Workflow & Document Management



- Auto Document Generation
- e Signature
- CRM & Workflow
- e loan files



AMP Credit Technologies
Origination Automation
Demonstration Video



Examples of AMP Credit Technologies Lending Automation

Example Problems Solvable by AMP

I'm facing competition from online lenders – I need to offer an online loan channel.

All the FinTech solutions are digital only - How do I integrate these with my other channels ?

I need to completely renovate my paper-based loan origination process.

Many of my SME customers don't qualify for my existing loan products.

I need a new loan product!

Much of the data in my loan scorecard is not available on-line.

How can I implement a digital loan journey ?

I want you to digitize my loan scorecard by automating the reading and analysis of documents.

I want to link my loan application data to the core banking system to watch loan behavior and develop predictive analytics.

It takes me 4-6 weeks to originate a loan; how do I compete with the online lenders who can make a decision in minutes ?

I need a CRM system.

Bank A – Launching a new SME loan

The Challenge

Bank A is an Asian regional bank with top 3 position in its home market.

Facing increasing competition in the SME segment, Bank A wanted to introduce an innovative new unsecured SME loan product.

The bank was hampered by two factors - inflexibility in their core banking system, and the lack of a suitable credit model.

The Solution

Bank A introduced a new loan targeting existing bank customers who did not qualify for their current loan products using AMP's credit models.

As follow on, Bank A has begun to target new to bank borrowers for the same loan product.

Upon disbursement, CAIROS produces loan schedules for daily repayment loans, which are uploaded into the core banking system.

Bank B – Automating SME loan origination

The Challenge

Bank B is a major European bank with operations in multiple countries. They have grown by acquisition, and operate different processes and systems in each country.

Their SME Loan Origination process was highly manual, including checking databases and requesting paper documents. Much of the data required for loan scorecard is not online, it must come in paper form.

Furthermore, their scorecard was implemented as a series of excel worksheets, with loan applications routed manually through the bank.

Seeking to grow their SME lending business, they wished to automate loan origination, and offer an omni channel experience

The Solution

AMP is providing a Digital Loan Origination Solution, which allows Omni Channel loan applications and supporting document submission - either face to face with a RM, in a branch, or Online.

Integration to more than 12 country specific databases allows a number of checks to be automated, while the remaining paper documents are digitized, archived, and scraped of their data.

The loan scorecard is generated within minutes of all the documents being submitted, allowing bank B to make loan offers the same day, instead of weeks later.



Questions?

Speak to us:

How can we help automate your lending process?

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