

# iKREDIT 360

## END-TO-END CREDIT LIFECYCLE MANAGEMENT

### OVERVIEW

iKredit360 is a comprehensive and composable technology platform that enables institutions to curate unique credit experiences to merchants, channels-partners, and end consumers. With its ability to converge multiple elements such as internal and external systems, financial products, credit lifecycle, and fintechs, iKredit360 empowers financial institutions to expand and extend their credit experiences to become the primary engagement point for their customers.

The platform has been empowering more than 80 financial institutions solution across 4 continents to offer both commoditised and specialised credit products across all business segments including Retail, Corporate, SME and Agri. The microservices-based, API-first and cloud-ready platform leverages industry proven technologies and containerized (Dockers based) deployment managed by Kubernetes for extreme scale and DevOps based selective releases / rollbacks. The platform boasts of REST API based loosely coupled components giving extreme deployment flexibility.



Customer Channel  
CBX-R



Loan Origination



Collections



Loan Management



Collateral & Limits



Digital Agency



# KEY FEATURES



## Future Proof Technology

API First Design & Micro-service Architecture, Cloud Native, DB Agnostic

01



## Customer 360\* view

Real Time 360 degree view of Customer Accounts enabling Up/Cross-sell via integrations

02



## User First design

Contextual screens & personalized data summarization for quick reference and easy Decision

03



## DIY Business Rules

Configurable business rule engine for automated credit decision, Credit Scoring, Policy Checks, DBR

04



## Hyper Personalization

Dashboard widgets, Color Theme, Field selection in MyTray etc. as per Individual Choice

05



## Configurable Workflow

User-friendly & highly configurable JBPM workflow designer, SLA & TAT Summary

06



## On the Fly Workflow

Ad-hoc Review & Approvals, without deviating from application workflow, via a parallel workflow.

07



## Digital Agency

Mobility driven real time Field Verification & Valuation

08



## Multi Tenant / Lingual

Market Ready for Multi Nationals banks for Multi-Country Rollout Multi-lingual (e.g. English / Vietnamese) support

09



## Seamless integrations

Low code Framework - Integration Layer for rapid API life cycle management. Open API standards, support for 100+ endpoints; 200+ ready APIs

10



## Alerts & Notifications

Event driven alerts and notification to send customer and internal communications through E-mail, SMS.

11



## Consultative Query

Quicker Exception handling, capturing informal discussion, better consensus and reduced TAT

12

# BENCHMARKED BY KPMG TO HANDLE

CERTIFIED BENCHMARK

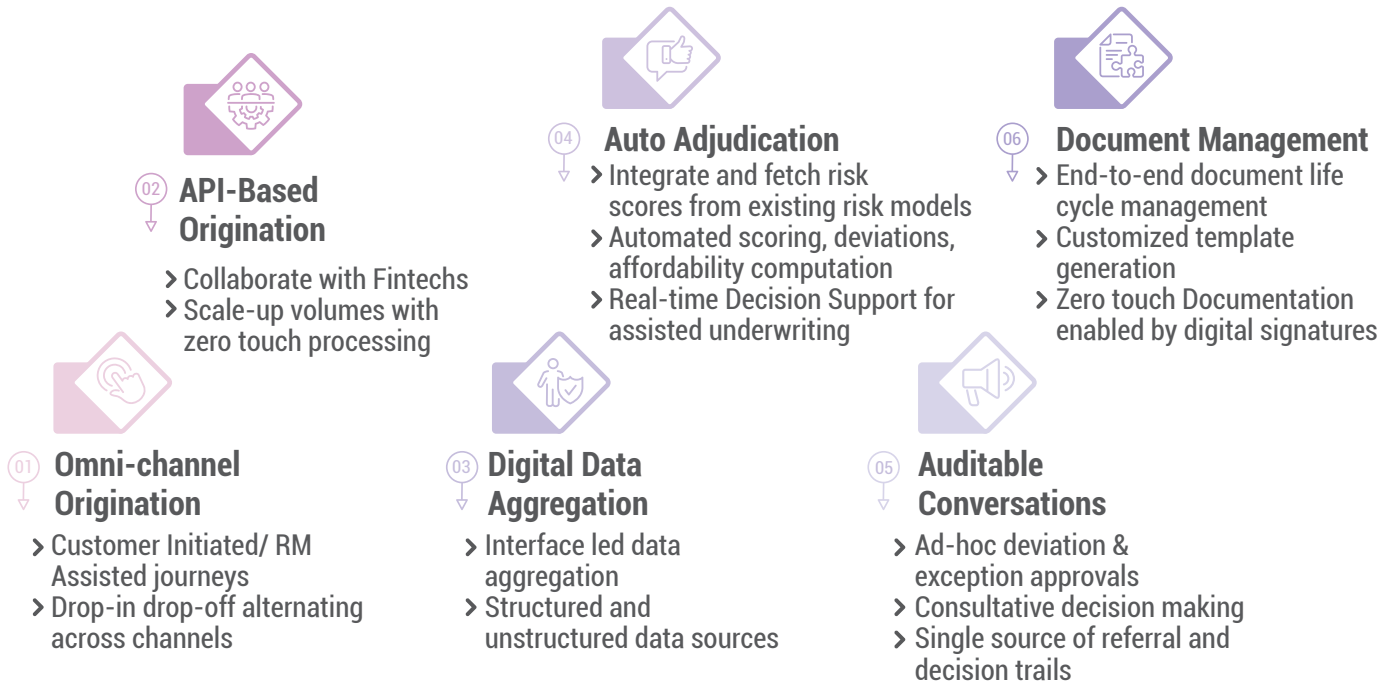
|         |                         |
|---------|-------------------------|
| 22,000  | Avg. Originations/Day   |
| 10 Mn   | Active Loans            |
| 400-600 | Transactions per second |
| 5 mins  | End of Day time         |
| 30 ms   | Avg. Response time      |



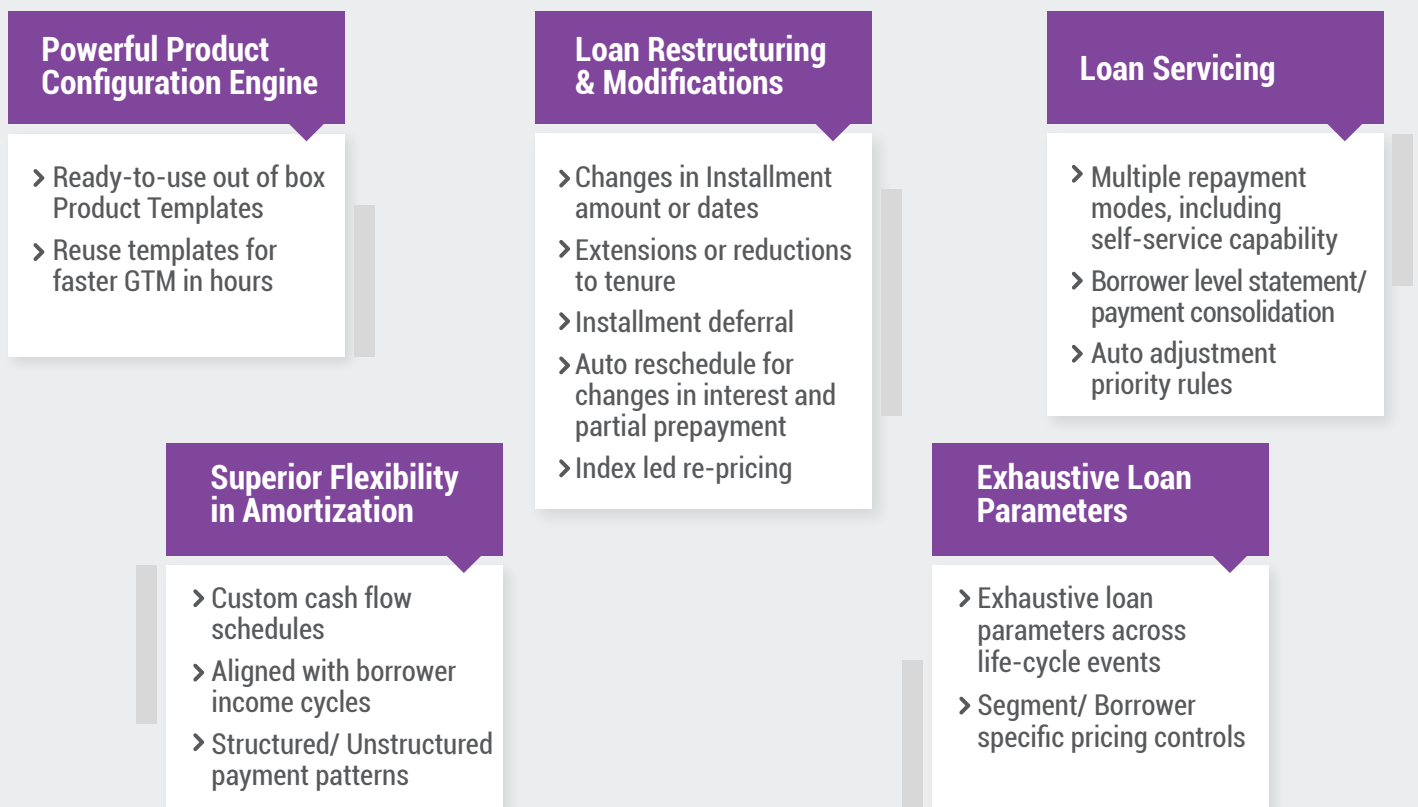


# ALL-IN-ONE LENDING PLATFORM FOR COMPREHENSIVE DIGITAL CREDIT TRANSFORMATION

## A. ENHANCE CUSTOMER EXPERIENCE WITH SMARTER AND FASTER ORIGINATION

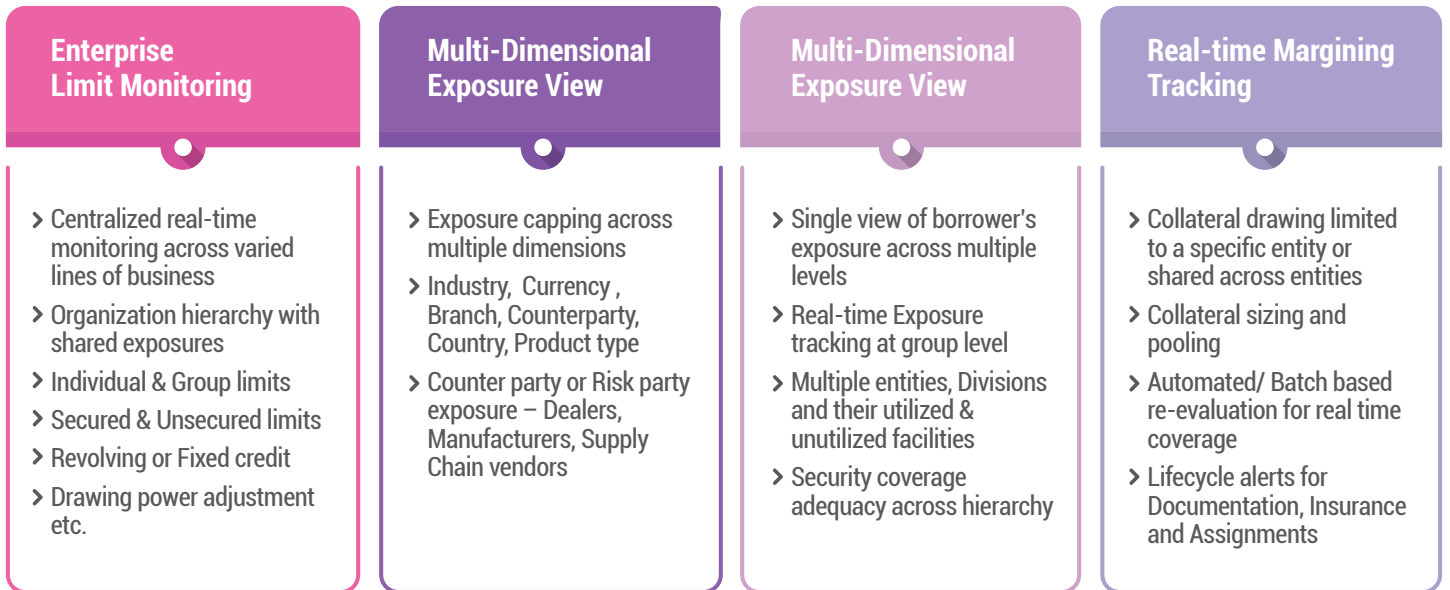


## B. REDUCE TIME TO MARKET WITH A COMPREHENSIVE AND FLEXIBLE LOAN MANAGEMENT SYSTEM

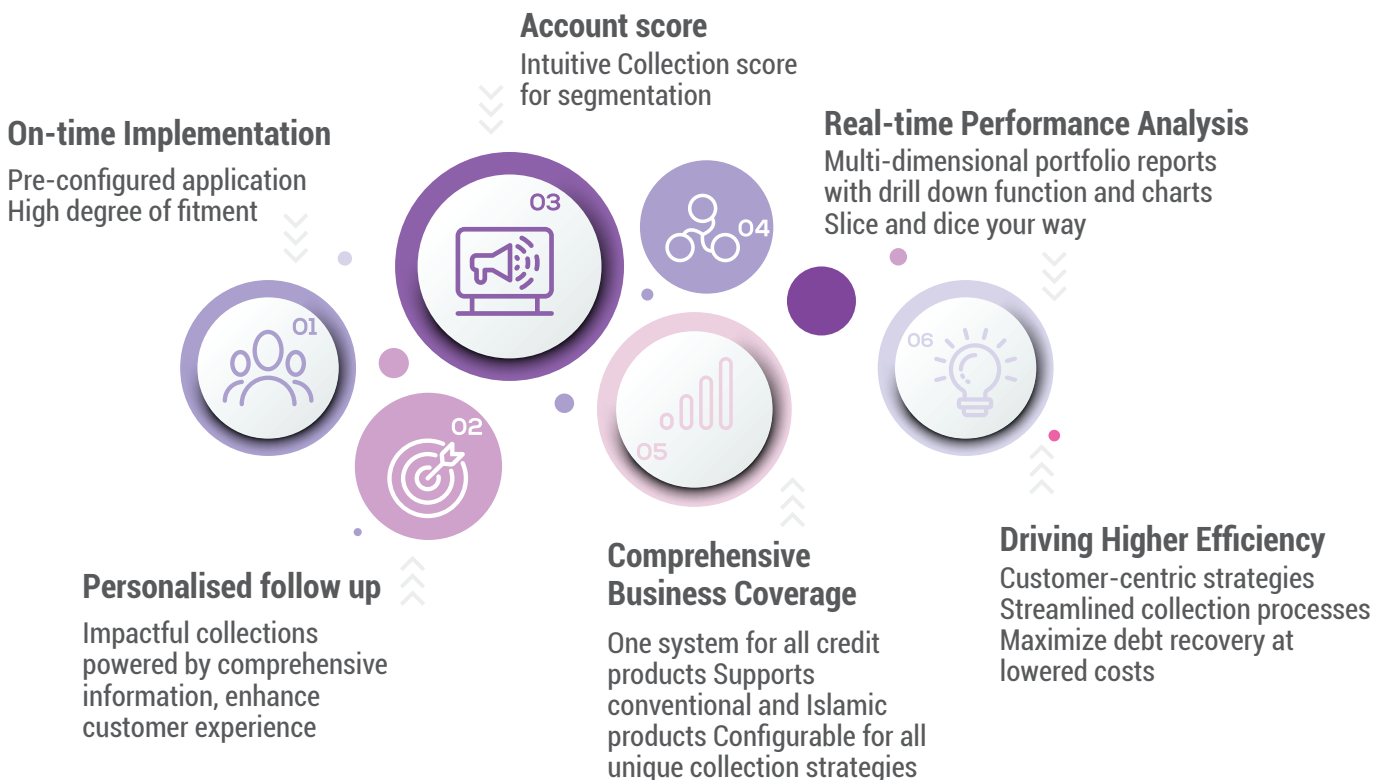




## C. REDUCE RISK WITH MULTI-DIMENSIONAL EXPOSURE MANAGEMENT



## D. PROTECTION AND MAXIMISATION OF REVENUE WITH INTEGRATED DEBT MANAGEMENT





# OUR VALUE PROPOSITION

## Flexibility of Credit Offering Suited to Business Choose based on need:



**All building blocks** - Pre-stitched "product" with out-of-the-box user journeys around all Lending business processes in a bank



**Compose Packaged Business Capabilities (PBCs\*)** for conceiving credit solutions



**Select PBCs** - Enterprise Services for "point solutions" like Digital Agency, Limits, etc by using PBCs independently

## Retail Segment

- 01 Gold Loans
- 02 Vehicle Loans
- 03 Home Loans
- 04 Personal Loans
- 05 Credit Cards
- 06 Buy Now Pay Later
- 07 Mortgages
- 08 Educational Loans



## Commercial Segment

- 01 Term Loans
- 02 Working Capital Loans
- 03 Supply Chain Finance
- 04 Franchise Financing
- 05 Inventory Finance
- 06 Loan Against Credit Receivable
- 07 Letter of Credit
- 08 Bank Guarantee



INTELLECT FULL SPECTRUM BANKING AND INSURANCE DESIGNED FOR DIGITAL



### Digital Product Powerhouse

Central Banking, Consumer Banking, Transaction Banking, Risk & Treasury Management, Insurance

Total **Digital 360**  
With Digital OUT, the experience driver, and Digital IN, the operational excellence driver

**Customer Centric** design

**4500+**  
Intellect solution Architects, domains and Tech specialists

**\$202 Mn**  
Million dollar

**D-3 OTIF**  
Consistent delivery 3 days ahead of schedule And in full

### FinTech 8012 Design Centers

Real-time digital visioning and experience design

**35 years**  
of singular focus in BFSI

### Trusted Partner

260+ customers worldwide

Established in **97 countries**

**True Omni channel**

Apps-based Customer Engagement Platform