ABLE Platform

DIGITAL
TRANSFORMATION IS
SIMPLE

Key aspects of ABLE Platform

Digital transformation platform for Banks and Fintechs:

- 80% of typical business requirements for Russia/CIS covered OOB

- Full customer lifecycle from Acquisition to Collections for Retail and SME

- Fully customisable

- Future growth can be done by client with no additional support

- Technologically excellent

ABLE Platform business components

ABLE Platform

Credit Decision Platform	**Credit Monitoring Agent**
Transaction Fraud Screen ⧗	**Debt Collection**

Legend:
- Ready
- □ In progress

The product development is based on **PROCESSMIX**

BRMS **BPM** ⧗ **ETL/ELT** ⧗ **DMS**

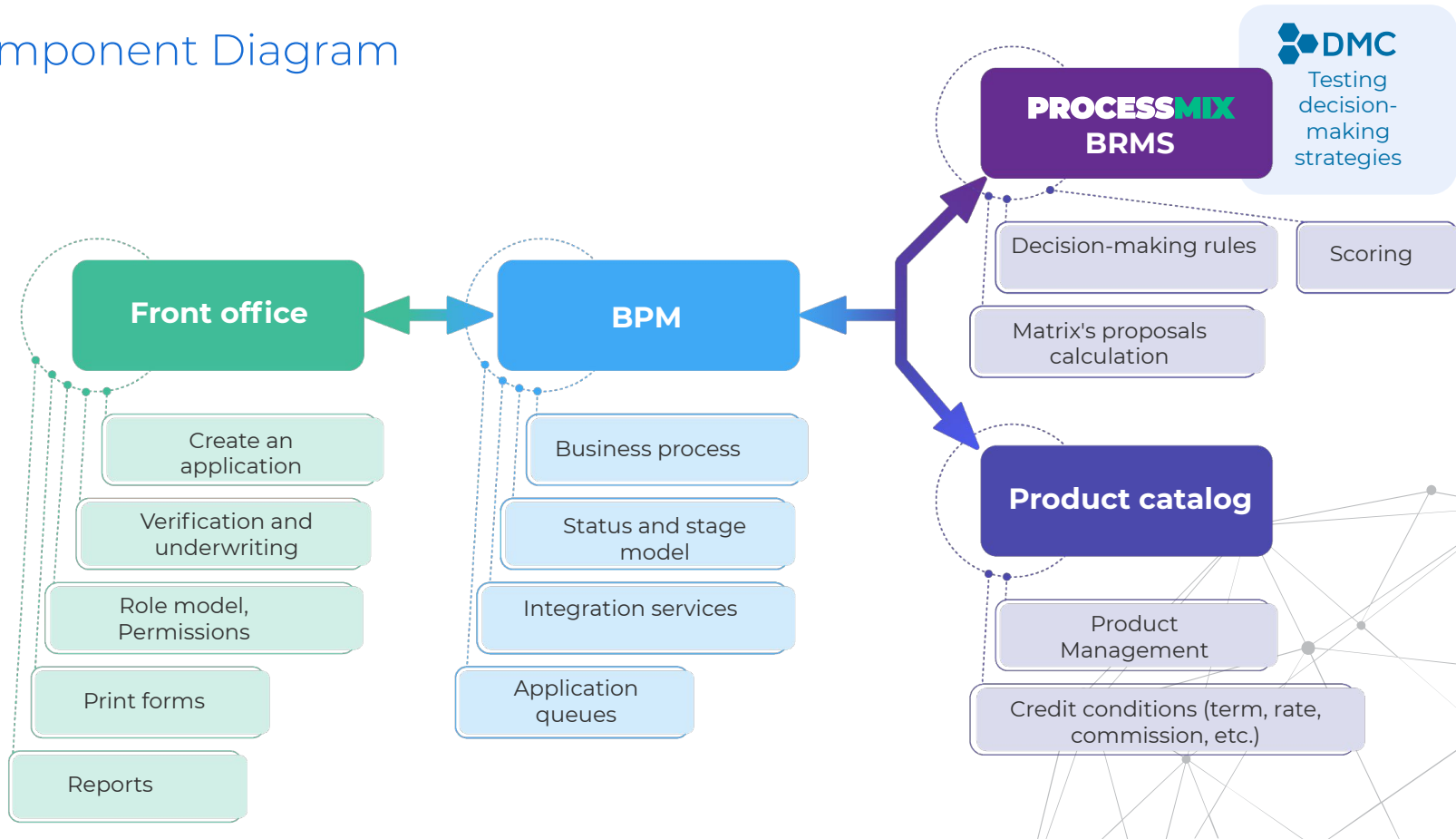**Third-party components:**
- ■ UI (low code)
- □ Data Lake и BI
- □ AI&ML

Credit Decision Platform

Loan origination system
Retail & SME/Corporate

Credit Decision Platform

Component Diagram

DMC
Testing decision-making strategies

PROCESSMIX BRMS

Front office

BPM

Product catalog

Decision-making rules

Scoring

Matrix's proposals calculation

Create an application

Business process

Product Management

Verification and underwriting

Status and stage model

Credit conditions (term, rate, commission, etc.)

Role model, Permissions

Integration services

Print forms

Application queues

Reports

Business Development Department perspective

### Goal: client's positive experience from

- Overall usability of application review and loan issuance process

- Quick response time for application decision

- Flexible personalized offers

- Real-time reactions to ongoing events

Legend:
- ■ Ready
- ■ In progress

CDP capabilities

- ■ Multi-channel client support - from the first contact to loan disbursement

- ■ Responsible pre-approved propositions

- ■ Maximum automation of decision-making process

- ■ Proposal matrix calculation

- ■ Flexible Product catalog

- ■ Remote credit issuance and account opening

- ■ Regular credit limit increase
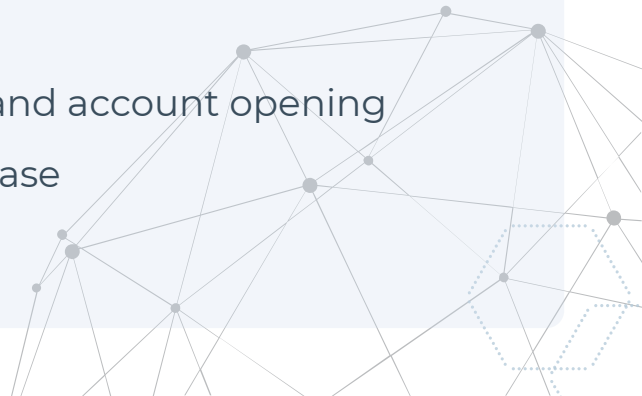
Key elements of CDP (2/3)

Risk Department perspective

Goal: efficient risk management

- Ability to change the decision logic by non-technical users
- Fast time-to-market
- Comprehensive client assessment
- Optimal strategy parameters calculation for new and existing products

Legend:
- ■ Ready
- ■ In progress
- ■ In planning

CDP capabilities

- ■ **Visual**, low code decision rules configuration
- ■ Scorecards of any complexity, ML, segmented ensembles
- ■ Risk-based pricing / limits
- ■ Scenario analysis, batch testing of new strategies
- ■ Champion/challenger mechanism
- ■ Analytical reporting
- ■ Decision modelling and optimisation

Key elements of CDP (3/3)

IT Department perspective

Goal: low TCO, high speed of change

- Faster Time-to-market
- Reliable, scalable solution
- Platform for future growth
- Low requirements for support specialists

Legend:
- ■ Ready
- ■ In progress

CDP capabilities

- ■ High performance proven by tests and references
- ■ Widely used technological stack
- ■ Horizontal scaling
- ■ Solid positive references for the solution and implementation projects
- ■ Easy implementation of new modules
- ■ Powerful templates for Retail and SME business loan origination
- ■ 80% of typical business requirements for Russia/CIS covered OOB

Credit Monitoring Agent

ABLE Credit Monitoring Agent (CMA) is a detachable module which provides business users with extensive monitoring capabilities over corporate, SME and retail portfolios.
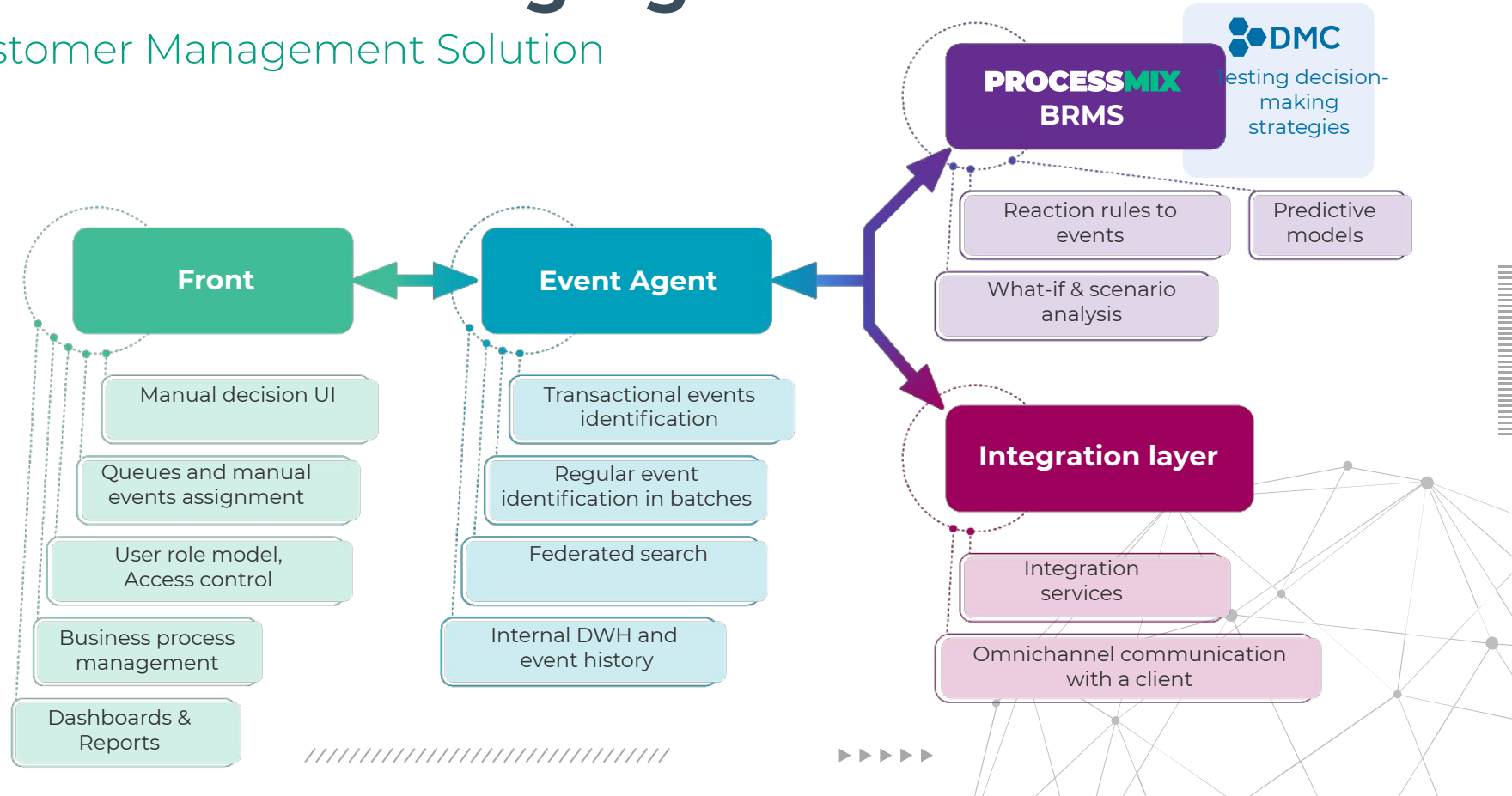
Benefits of ABLE Credit Monitoring Agent module:

- Increase of customer loyalty by providing targeted proposals as a quick reaction to client's situation change, through all available channels

- Increase in average customer profitability by pre-approved loans calculation regular adopting of credit card terms

- Decrease of bad debt portfolio by effective pre-collection treatment

Credit Monitoring Agent

Customer Management Solution

PROCESSMIX BRMS

DMC Testing decision-making strategies

Front

Event Agent

Reaction rules to events

Predictive models

What-if & scenario analysis

Integration layer

Manual decision UI

Queues and manual events assignment

User role model, Access control

Business process management

Dashboards & Reports

Transactional events identification

Regular event identification in batches

Federated search

Internal DWH and event history

Integration services

Omnichannel communication with a client

Credit Monitoring Agent

Goals and key features of the solution

Goals:

- Building loyalty
- Profitability improve
- Default risk reduction

Supported business lines:

- Retail
- SMEs
- Corporate clients
  (for early warning of default)

Legend:

- ■ Ready
- ■ In progress

Solution capabilities:

- ■ Cross-sell, up-sell, regular changing of the terms
- ■ Personal offers calculation
- ■ Default and early repayment forecast
- ■ Customers retention
- ■ Recommendations for bad debt management

Technical capabilities:

- ■ Immediate response to events (transactions, changes to accounts and customer data)
- ■ Integration with various systems
- ■ Screens for manual decision-making in 'gray zone', queues, and role-based access model
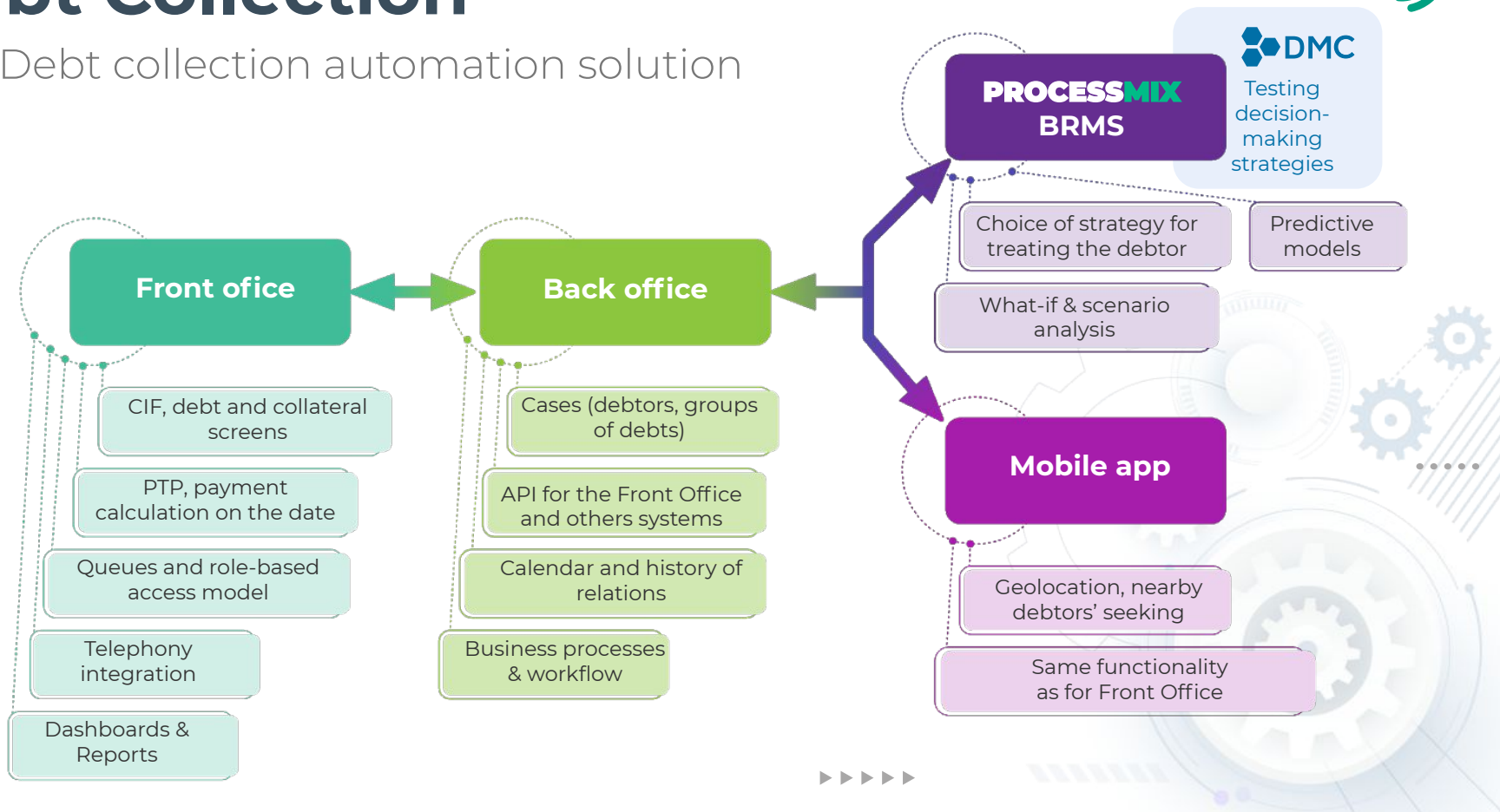- ■ Multi-channel interaction with the client

Debt Collection

Bad Debt collection automation solution for Retail banking

Debt Collection

Bad Debt collection automation solution

PROCESSMIX
BRMS

DMC
Testing decision-making strategies

Front ofice ⟷ **Back office** ⟵

Choice of strategy for treating the debtor

Predictive models

What-if & scenario analysis

Mobile app

Front ofice
- CIF, debt and collateral screens
- PTP, payment calculation on the date
- Queues and role-based access model
- Telephony integration
- Dashboards & Reports

Back office
- Cases (debtors, groups of debts)
- API for the Front Office and others systems
- Calendar and history of relations
- Business processes & workflow

Mobile app
- Geolocation, nearby debtors' seeking
- Same functionality as for Front Office

▶ ▶ ▶ ▶ ▶

Debt Collection

Goals and key features of the solution

Goals:

- Bad debt qure level increase
- Decrease of operational costs
- Yet positive customer experience

Supported business lines:

- Retail
- SMEs

Legend:
- Ready
- In progress

Benefits of the solution:

- All stages: Pre-collection, Soft, Hard, Legal collection
- API for Collection Agencies
- Rapid modification of decision logic and workflows
- Short time for new collectors onboarding
- Self learning models for Collection automation

Technical capabilities:

- Real time and batch event processing
- Service oriented architecture of the solution
- Integration with IVR/PDP, including next best time to call prediction
- Personal and group work queues, tasks and calendars

RND POINT

Transaction Fraud Screen

Transactional fraud protection
for Retail Banking

RVD POINT
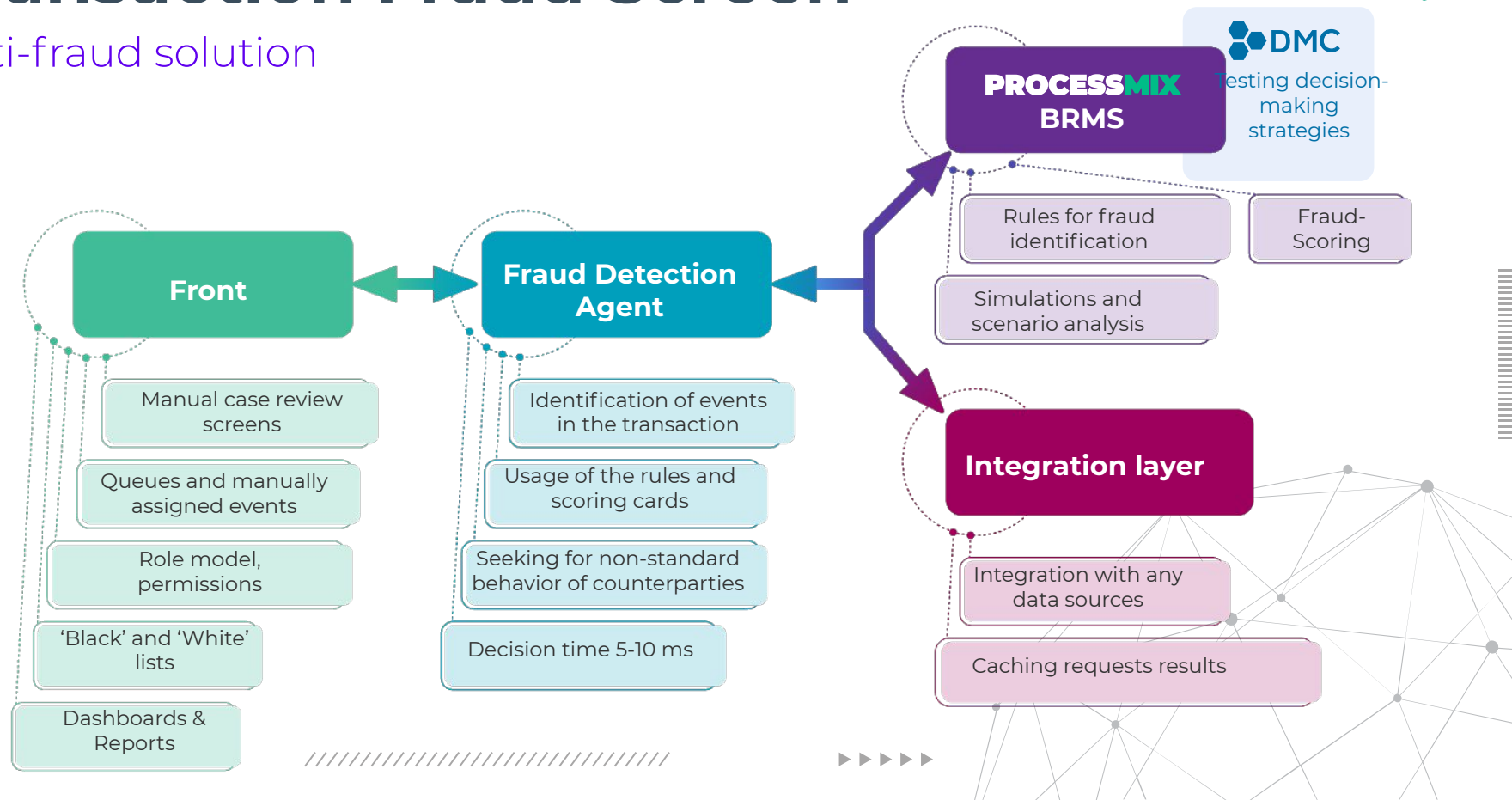
Anti-fraud Development Department perspective

**Goal: effective anti-fraud protection**

- High level of suspicious transaction detection
- Low error rate i.e. 'false positive'
- Early recognition of new fraud patterns
- Quick changes implementation

Legend:
- Ready
- In progress
- In planning

Solution capabilities:

- Rules for profiling for all counterparties (clients, merchants, etc.)
- Review of both financial and non-financial transactions
- Visual Rules Builder
- Screens and queues for cases, sorting based on fraud score value
- Scenario analysis, batch testing for new and updated rules
- Self-learning ML models for recognizing non-standard counterparty behavior
- Analytical reporting
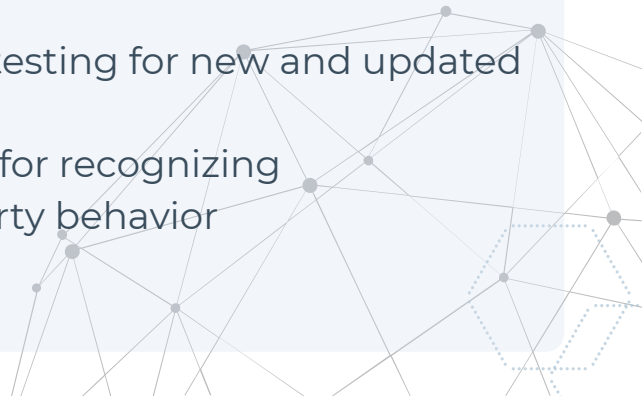
IT Development Department perspective

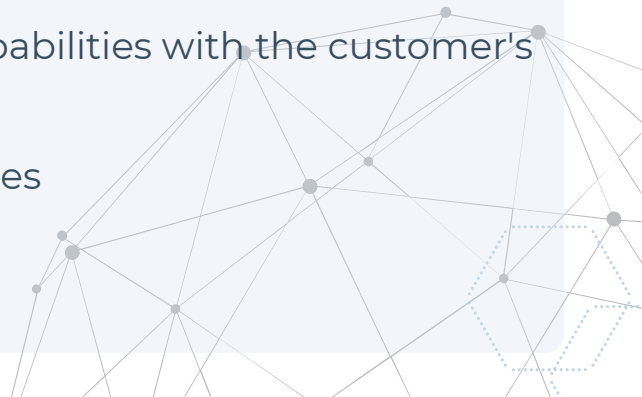### Goal: stability, reliability and high performance

- Fast processing of the projected volume of transactions

- Reliable & scalable solution

- Low requirements for support specialists

Solution capabilities:

- Transaction evaluation time is 5-10 ms (in case when horizontal scaling is available)

- Widely technology stack

- Amending rules for transactions recognition and scorecards without IT involvement

- Extensive integration capabilities with the customer's transactional systems

- Extensive audit capabilities

Legend:
- Ready
- In progress
- In planning

Thank you