AI-led Digital Platform for Accelerated Credit Management

Client	A leading national bank in the Middle East

Industry	Banking & Financial Services

Platform Overview

- ⊘ Unified platform enabling faster approval and renewal of credit applications through real time credit actions and work flows across functions

- ⊘ One stop solution for managing the limits, conditions, collaterals, renewals and entire customer life cycle

- ⊘ 360 degree view of the banks business, customers portfolio and pending / pipeline Credit actions

- ⊘ Dynamic scoring and profiling of customers based on risk ratings, behavioral aspects, interactions with the bank along with early warning alerts and notifications

Business Objective

Course5 team and Client strategic approach to;

- ⊘ Gain 360 degree view of the business of the bank and its customers

- ⊘ Build intelligence and leverage the unified view for actionable insights for business, as drivers for decision making and to standardize KPI's and Metrics

- ⊘ Drive efficiency in operations between Credit, Business, Documentation and other related functions though automation of credit Actions and workflows.

- ⊘ Enable faster review and approval of Credit applications to quickly onboard borrowing customers, enhance customer experience, effectively manage renewals and customer life-cycle

Course5 Methodology

Consulting, Implementation and Driving Adoption

- ⊘ 360-degree discovery of the client ecosystem to define challenges, establish a roadmap from current to desired state

- ⊘ Setup advanced technology ecosystem and infrastructure in collaboration with the client's IT teams

- ⊘ Agile development methodology for continuous review and quick wins through the implementation phase

- ⊘ Operationalize the platform within the client ecosystem and drive adoption across the board

Building Blocks of Course5 Solution

- ⊘ **Data:** Unified data construct achieved by real-time integration of data from multiple banking data sources

- ⊘ **Enterprise BI:** Interactive dashboards showcasing key KPI's, Metrics and YoY Trends across Customers and Business

- ⊘ **Business Process:** Real-time actions and workflows, with delegation matrix and role-based access

- ⊘ **Applied AI:** Customer profiling and module-based scoring to enable business with the latest information and enable faster decision-making with respect to credit application, approval/renewal process and lifecycle management

Outcomes

- Fully-automated digital platform with end-to-end management of credit approval, onboarding of borrowing customers, and customer lifecycle management
- Centralized hub providing integrated, high-quality data from multiple data sources to the Platform
- 360-degree view of the business, customers, and credit actions with standardized KPIs and metrics
- Automated credit actions and workflows across all functions
- Automated Monitoring with Early Warning & Alerts system
- Documentation management on the platform
- Adherence to risk, security and compliance standards

Business Impact

- Reduction in time spent on the entire Credit Application process
- Faster, better decision-making through 360-degree view of customers and dynamic scoring of customers' profiles
- Increase in Operating Efficiency
- Improved customer experience, reduced churn
- Early warning and actionable insights for critical credit approval

About Course5 Intelligence

Course5 Intelligence enables organizations to make the most effective strategic and tactical moves relating to their customers, markets, and competition at the rapid pace that the digital business world demands. We do this by driving digital transformation through analytics, insights, and Artificial Intelligence (AI). Our clients experience higher top line and bottom line results with improved customer satisfaction and business agility. As we solve today's problems for our clients, we also enable them to reshape their businesses to meet and actualize the future.

Rapid advances in Artificial Intelligence and Machine Learning technology have enabled us to create disruptive technologies and accelerators under our Course5 Intelligence suites that combine analytics, digital, and research solutions to provide significant and long-term value to our clients.

Course5 Intelligence creates value for businesses through synthesis of a variety of data and information sources in a 360-degree approach, solution toolkits and frameworks for specific business questions, deep industry and domain expertise, Digital Suite and Research AI to accelerate solutions, application of state-of-the-art AI and next-generation technologies for cognitive automation and enhanced knowledge discovery, and a focus on actionable insight.