



# DIGITAL LENDING PLATFORM

Scalable, Agile and Intelligent

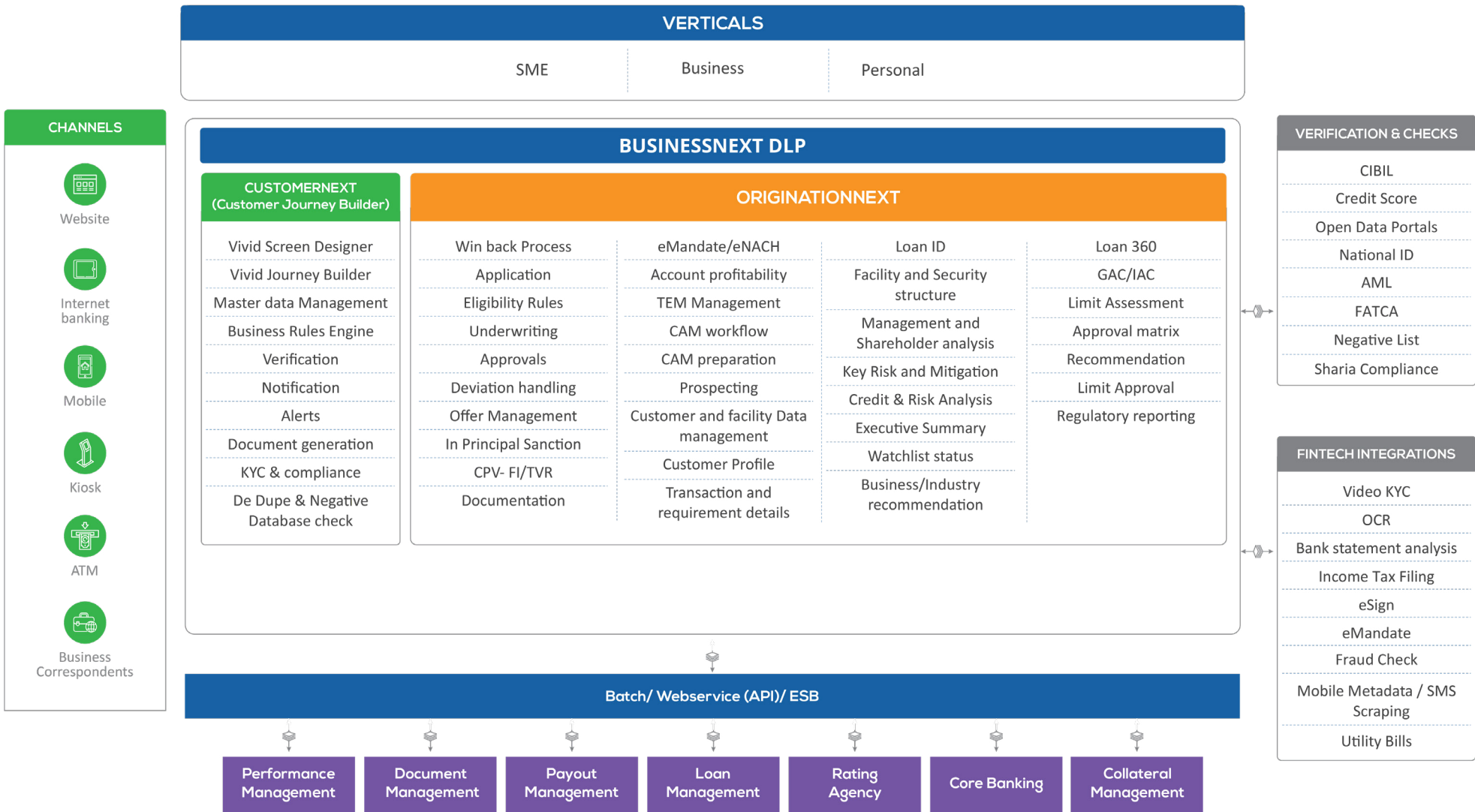


# Lend More with Less

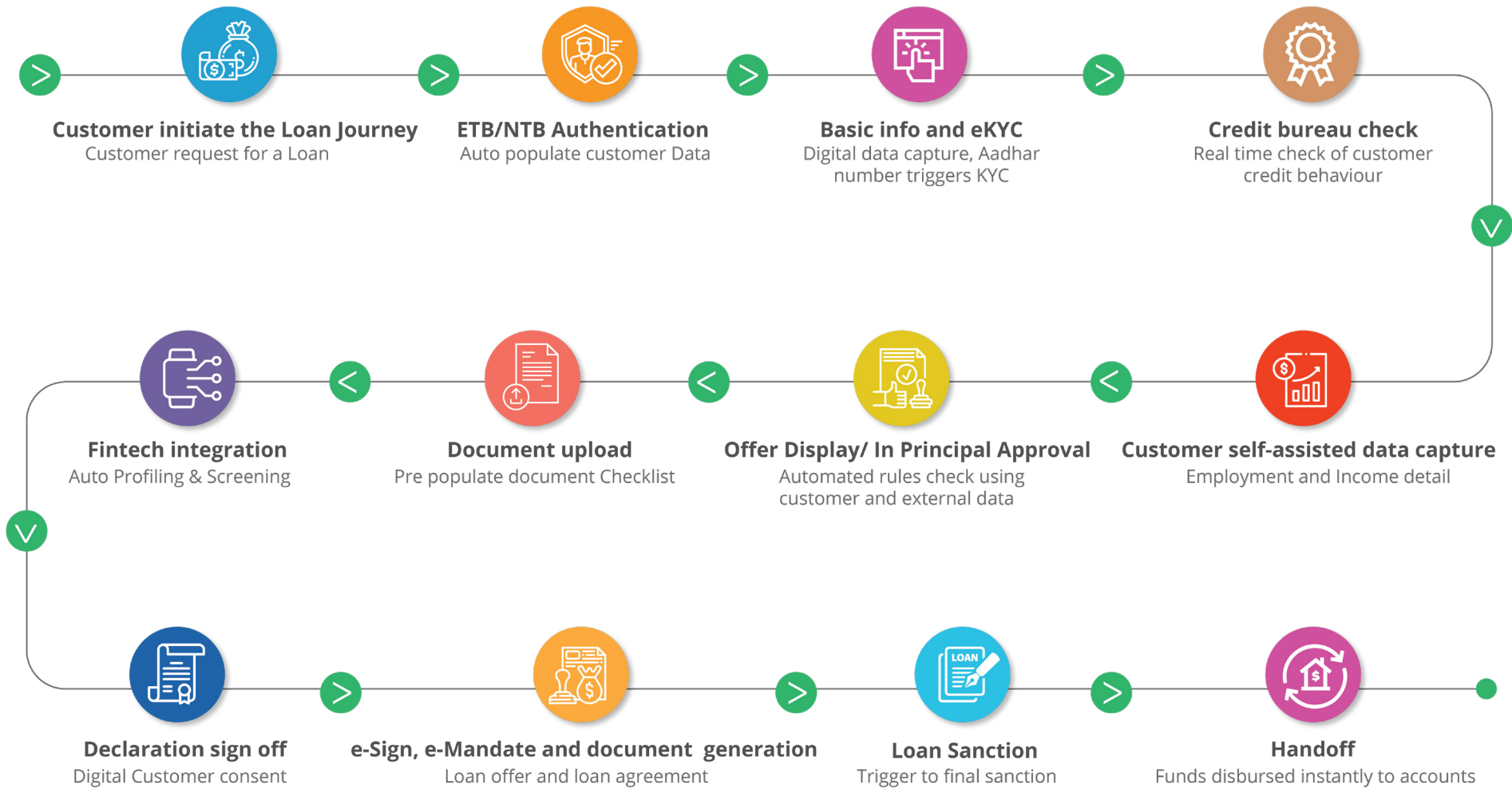
Lending leaders are fast tracking digitization of lending processes to take advantage of better decisioning, improved customer experience and significant cost savings. To simplifying complex and challenging transformation project, they need an intelligent, scalable and out of box integration capabilities that extracts maximum value from end to end loan lifecycle.

Digital Lending solution by BUSINESSNEXT is a cloud based, intuitive, AI powered lending solution that leverages automation, code-less digital journey designers, seamlessly integrated functionalities for customers, workforce and partners. Deliver easy, faster and delightful lending experience.

# DIGITAL LENDING PLATFORM

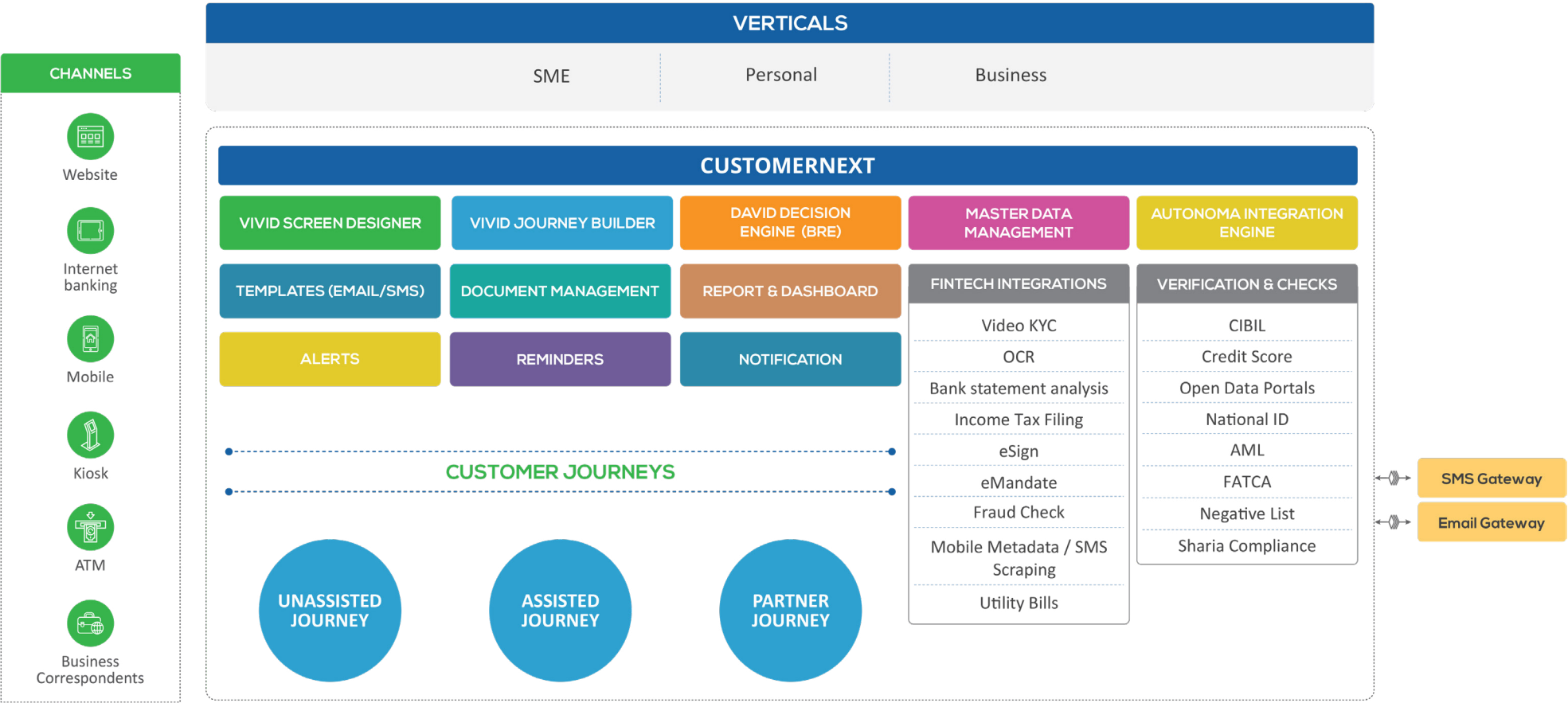


# DIGITAL LENDING JOURNEY



# CUSTOMERNEXT - CUSTOMER JOURNEY BUILDER

Enable a complete, self-authoring, end-to-end digital build environment that contains designers which simplifies the building and wiring complex digital journeys delivering radical transformation of customer experiences, across both assisted and self-service channels.



# ORINATIONNEXT - LOAN ORIGINATION PLATFORM

Make your lending business nimbler, standardized, streamlined and transparent, opening up new avenues for growth and profits. Create robotic LOS journeys with instant approvals and manage your entire loan lifecycle starting from application generation to contract closure.



# AI OPTIMIZED LENDING EXPERIENCE



**EMPOWERED WORKFORCE**



**EMPOWERED CUSTOMERS**



**EMPOWERED PARTNERS**



**SEAMLESS INTEGRATIONS**

# EMPOWERED WORKFORCE

## Omnichannel application capture

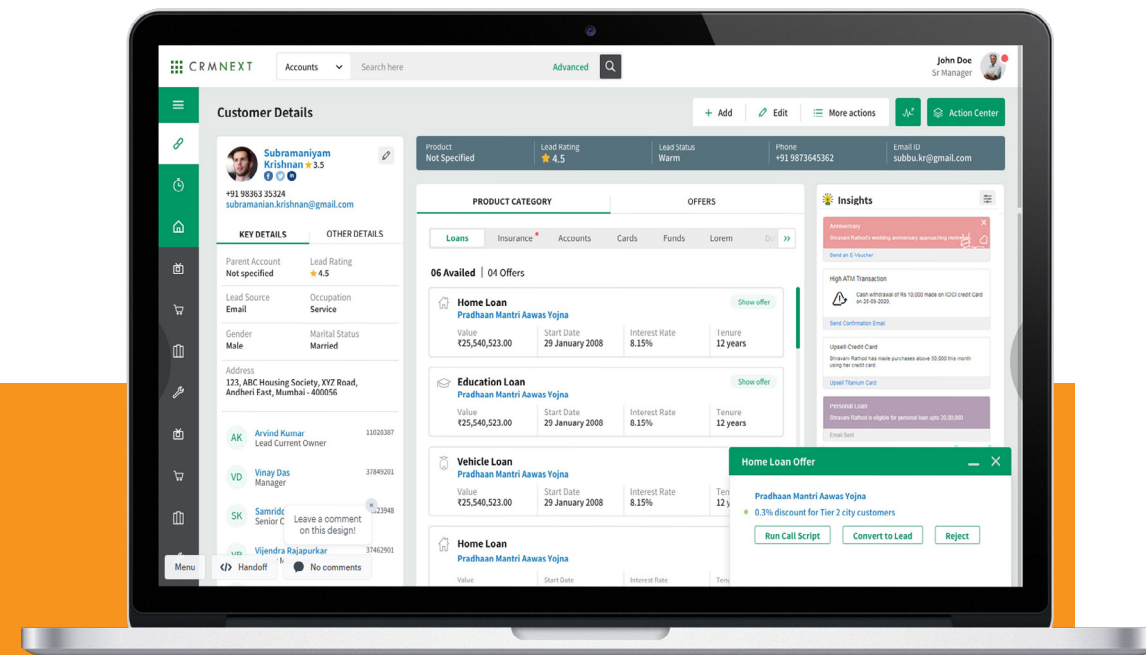
Capture leads from website, mobile apps, SMS, phone calls, missed calls, TAB, Branch, ATMs, KIOSK, Business Correspondents (BC), Business Facilitator(BF), Direct Selling Agent (DSA), online lead aggregators etc. Manage pipelines and track applications on a single view. Effortlessly upload documents, check eligibility from automated predefined business rules and display pre-approved offers.

## Automated lending decisions and approvals

Set algorithmic business rules to automatically approve conforming applications. Manage and edit applications in real time and route applications automatically to relevant authority on predefined parameters like deviations, loan limits etc. Intelligent analytics, calculation of customizable financial ratios and activity tracking aid real time decision making. Get regulatory compliance for audits with improved process transparency and approval matrix.

## Faster fulfillment with robotic digital journeys

Create digital journeys for instantaneous Loan application generation for all your retail and corporate lending products. Enable straight through processing for all digital journeys with zero manual interventions. Eliminating errors and reworks. Seamlessly integrate with multiple systems to eliminate the need for multi window jumping. Empower service teams with quick action buttons on a single screen.





## Automated underwriting

Identify fraudulent cases automatically. Manage and edit applications in real time. Automatically underwrite applications based on predefined parameters and integration with rating agencies. Manage exceptions based on rules through relevant workflow routing. Manually intervene in case of deviations, if necessary.

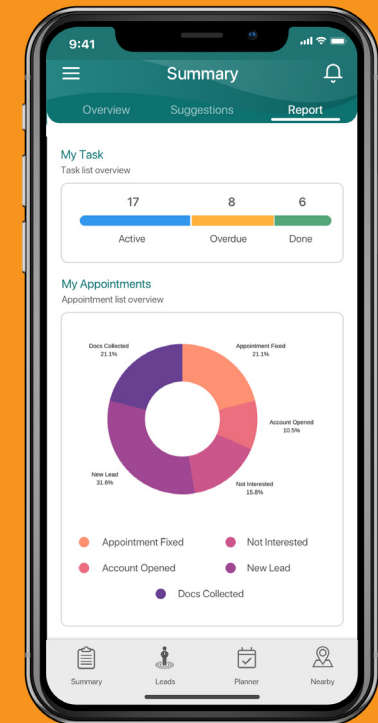
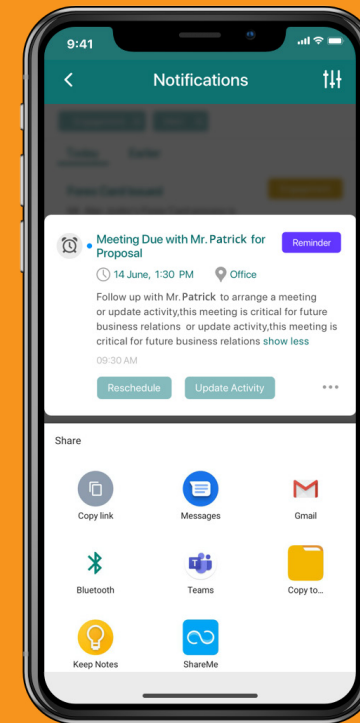
## Augment workforce capabilities with AI

Automate engagement with chatbots, virtual assistants and natural language processing, employ predictive customer analytics and increase usability and efficiency. Orchestrate intelligent customer processes around an application. Instantly respond to routine lending queries with chatbots. Proactively and reactively engage customers with virtual assistance and quick action links.

## Analytical reports and dashboards

Users can design custom tabular and matrix reports through the UI Report designer in a few clicks. Advanced Calculations and Analysis using DATANEXT, conduct advanced analysis with custom financial calculations, trend analysis for user-defined time periods. Users can now take advantage of advanced data visualization options, such as heat maps, tree maps, bubble charts, or scatter plots. They can also auto-generate, schedule and trigger personalized reports based on roles and permissions via emails from a single report.

Implementation of RPA in digital lending significantly reduces approval time by **90%** along with cost reduction **80%**



## Assisted & branch journeys

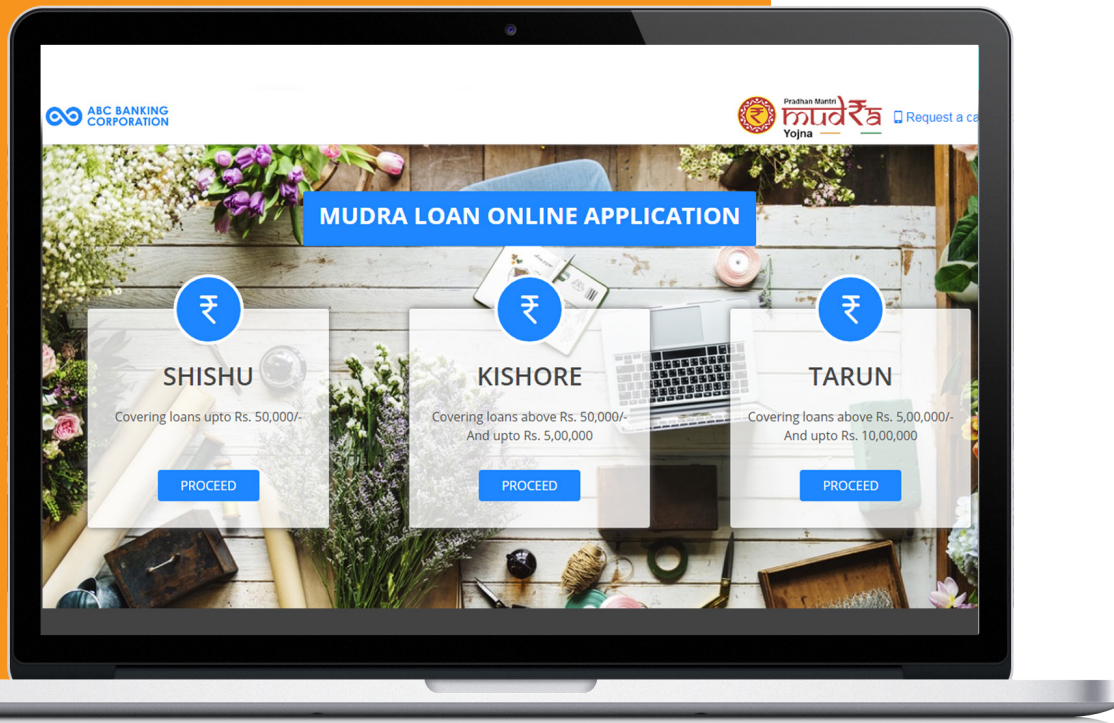
Visually configure user initiated and branch journeys for capturing application, offer, collateral details. Deploy win back processes to negate application drop offs at branch and seamlessly handover the application to LOS for successful sanctions, exceptions and deviations management for final fulfilment. The platform enables users to resume lending journeys from the drop offs with straight through processes.

## Master data

Manage all the data for frictionless journeys on a single secure platform with an intuitive interface. Maximize the business value of your data with a unified view of all your master data in an intuitive interface. Navigate and manage huge data sets without developer assistance. Set, manage and send real time alerts quick with in-built templates. Easily understand, patterns, deviations and suggest corrective measures. Deploy custom logic with easy edit and testing functionality. Manage access with role wise based on hierarchy levels.

## Regain win back modeler

Create and execute smart follow up processes to minimize dropouts and maximize conversion rates. Be where the customers are with respect to their digital journeys. Create compelling experiences and personalized offers that stand apart from competition. Intuitively encourage prospects to complete their purchase journeys with insights gained from behavioral data. Organically increase sales, customer loyalty and brand advocacy.



# EMPOWERED CUSTOMERS

## Deliver delightful digital journeys

Create personalized digital journeys with rich, branded UI and UX across touchpoints and channels, with codeless configuration. Capture holistic customer information that creates complete borrower profiles. Deliver near instant fulfillment capabilities with automated lending decisions and inbuilt business rules engines.

## Deliver extreme self service

Empower customers to start applications, generate repayment schedules, close loans etc. Enable them to find solutions to routine queries and service requests with smart bots and virtual assistants.

## Access contract details

Customers can view loan contract details online. In case of any discrepancies, an online case can be instantly generated. Detailed report can be self generated of paid EMI paid and the remaining balance. Instant generation and sharing of amortization schedule.

## 100% digital documentation

Customers can upload documents like identity documents, income proofs, ITR filings etc. in a single centralized repository equipped with OCR capabilities. Enable customers to access marketing collaterals as well.

## Bots first approach

Enable chatbots with machine learning capabilities to deliver seamless customer experience, get savings from automation and solve customer issues accurately, quickly.

**75% Reduction in customers burden of data provision is achieved by digital lending resuing digital information that providers already have.**



# EMPOWERED PARTNERS

## Leverage partners capabilities

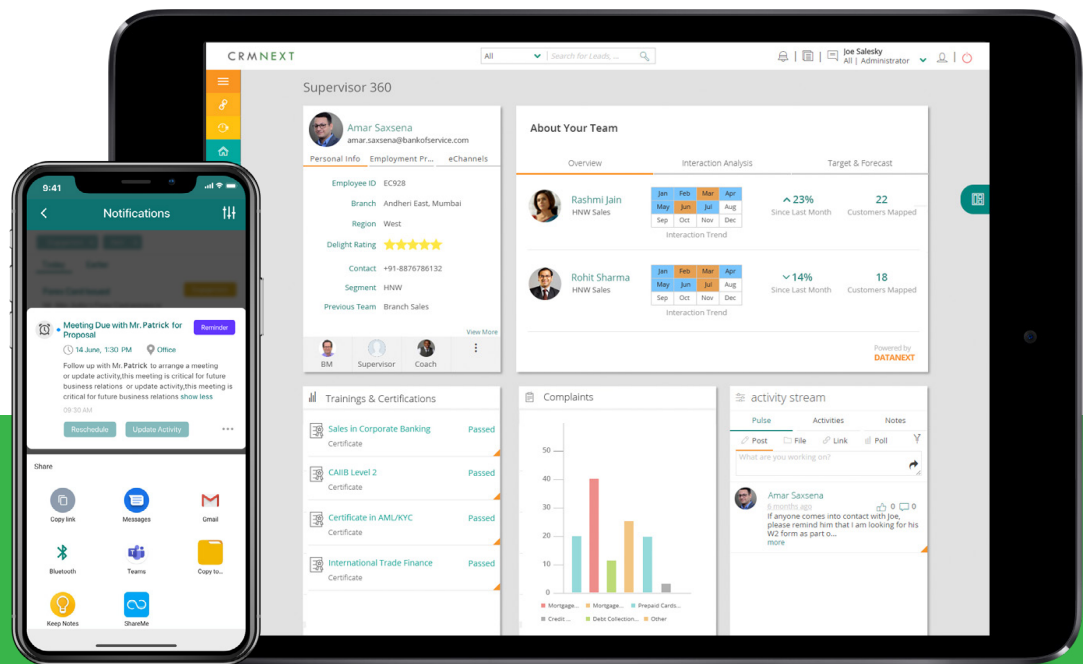
Enable long term profitable partnerships with strategies and execution centered on real-time channel data. Use AI driven insights for faster go to market. Use continuous intelligence to understand customers better, with the right sales capabilities, backed by machine learning and robotic process automation, in turn driving stronger investment for the right partners.

## Indirect sales assistance and execution with bots first approach

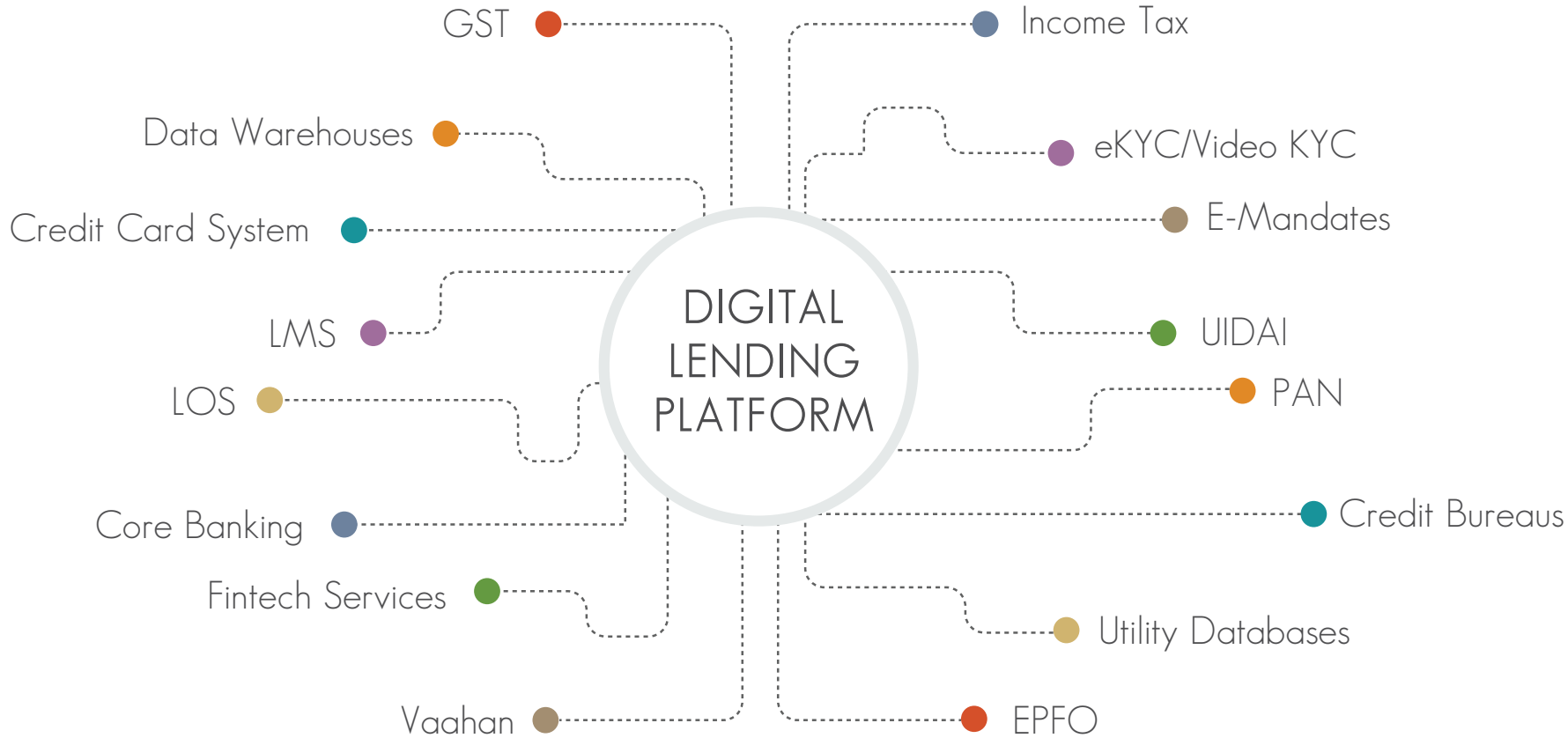
Enable simple and automated lead registration processes and approvals avoid channel conflicts. Partners are able to instantly create the best contracts that capture every opportunity. Partners have access to proprietary, intelligent cross selling modelers that delivers personalized offers, performance modelers that trains and guide partners for higher profitable conversions. Customers can enable chatbots with machine learning capabilities to deliver seamless partner experience, get savings from automation and solve partner sales issues accurately, quickly.

## Partner servicing

Enhance channel performance with a 360-degree visibility into partner performance, assistance through best practices, knowledge bases, quotas and reports. Increase First Touch Resolutions and close cases faster with chatbots for both, partners and contact center teams, powered by real time continuous intelligence capabilities, quicker knowledge search, seamless handover to human support etc.



# 90+ READY CONNECTORS\*



\*The connectors displayed here are a glimpse of an exhaustive list.

# SEAMLESS INTEGRATIONS

## Advance pattern based integration

Bring together multiple systems and empower users to configure, maintain and deliver reliable and seamless integration, even in complex IT environments, in a single platform. Cut time to cut costs and get huge savings with a codeless, user-friendly interface.

## Configure flawless integration

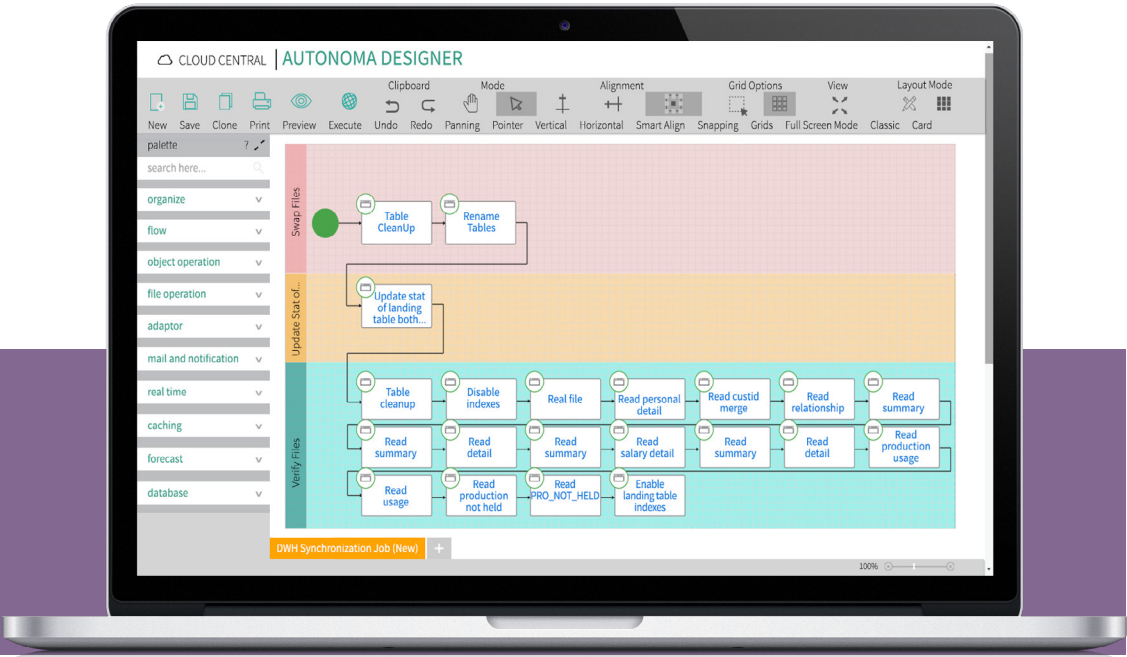
Integrate jobs faster through pre-configured elements inside the integration designer itself. Execute with a few clicks with drag and drop functionality. Get a graphical presentation of integration jobs for a comprehensive overview.

## Zero tolerance for failure

Set up real time alerts and warnings via email to know about potential failures. Track failures along with related reasons for unfinished jobs.

## Employ robotic automation

Manage routine integrations on the go either manually or run schedules with specific time frames. Streamline lending processes and harness emerging technologies.



# TESTIMONIALS

“ **Rajesh Wagh - Vice President (IT)  
HDFC BANK**

We believe in CRMNEXT. With over 1,00,000+ users & 4,500+ branches & multiple integration points, it was hard for any system to match our expectations. We have enjoyed 99.9% uptime availability & seamless scalability. It just seems perfect.

“ **Sanjay Gupta, President & Business Head – IT, Kotak Mahindra Bank**

The challenges posed by a dynamic business environment has necessitated that we constantly innovate and upgrade ourselves to make banking seamless for our customers. CRMNEXT platform is a strategic investment, enabling us to deploy smart, intelligent journeys resulting in faster fulfillment and go to market for our new products and services and lower cost of sales. It has boosted our capabilities to deliver superlative customer experience and further strengthen customer loyalty.

“ **Faizal Eledath - CIO & Head of Transformation, National Bank of Oman**

CRMNEXT has enabled us to build a robust service platform with a unified and flexible interface to manage all our customer touch points for marketing, sales and service management.

“ **Ittira Davis - COO & Head of Transition, Ujjivan Financial Services Ltd.**

As we get set to launch our banking operations, customer engagement and satisfaction is our top priority. And we wanted to take-off quickly. We chose CRMNEXT's Assisted Bank-in-a-Box solution because of synergies in the product's offerings and our vision. Ujjivan will be focusing highly on mobility solutions and will implement mobile technology using mobiles and handheld devices to reach the rural customers.

“ **Eric Vas, President, Motorcycle Business Bajaj Auto Finance**

The platform offers high flexibility, scalability options and automated end to end loan origination process.

“ **Sanjay Silas - resident & Head Branch Banking, AXIS Bank**

We found a partner in CRMNEXT that was agile and could understand the business and technology.

“ **Soumitra Sen - Head - Consumer Banking, Indusind Bank**

We are delighted to integrate our banking systems with the CRMNEXT platform which will help automate and personalize processes, so that we can focus on meeting the unique needs of every customer and be even more strongly able to deliver stellar user experiences across the board.

“ **Nguyen Huu Hung - Head Of Strategic Projects & Data Analytic, TP Bank**

With CRMNEXT we have been able to successfully bring all processes related to customer relationship including sales, services, campaigns, and performance management across all physical and digital channels on a unified agile platform.

# WORKING WITH THOUGHT LEADERS GLOBALLY



REQUEST DEMO

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