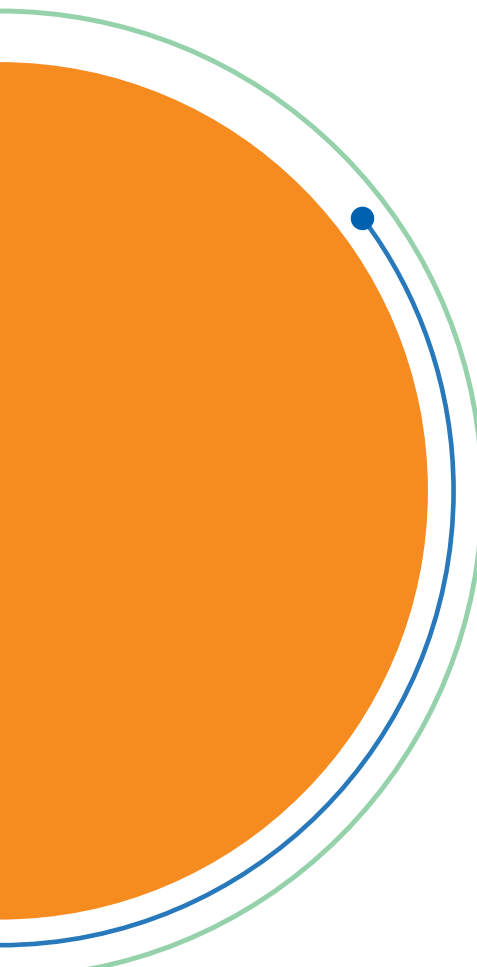




# SMB ASSISTANCE LOANS







# Powered By

A flexible platform for banks to originate loans to SMB's at scale and in compliance with changing government policies.

The solution provides the right foundation to configure/deploy processes in highly agile business environments, while ensuring the necessary business impact is delivered in a timely manner.

## CURRENT LANDSCAPE – SMB ASSISTANCE LOANS

The Covid-19 situation is a good example of the need for SMB Assistance loans. With governments around the world announcing new relief loans and schemes on a weekly basis, lenders are inundated with thousands of loan requests. These situations mandate the need for smart and agile loan origination systems that can adapt to change and cater to high volumes, in real-time.

 USA	Main Street Lending Program	Available through any federally-insured depository institution (banks, savings associations & credit unions)	\$600 billion funding through a Special Purpose Vehicle	Fed will take 95% of the loan value
 United Kingdom	Coronavirus Business Interruption Loan Scheme	Available through more than 40 accredited lenders	Comes with a UK government-backed guarantee	Also covers the first 12 months of interest payments
 United Kingdom	Bounce Back Loan Scheme (BBLs)	Available through more than 23 accredited lenders	100% Government-backed guarantee	Loan Amount up to 25% of a business turnover capped at £50,000
 Australia	Coronavirus Small and Medium Enterprises (SME) Guarantee Scheme	Available through more than 41 accredited lenders	Support up to \$40 billion of lending to SMEs	Government will guarantee 50% of new loans
 Singapore	Coronavirus Small and Medium Enterprises (SME) Guarantee Scheme	Available through more than 41 accredited lenders	Support up to \$40 billion of lending to SMEs	Government will guarantee 50% of new loans

## BUSINESS CHALLENGES



### MONUMENTAL LOAN VOLUMES

Loan Origination volumes for such special loans are unprecedented



### NEED FOR RAPID ROLLOUT

Lender banks/credit unions don't have the necessary IT teams to spin up new processes quickly



### REMOTE ACCESS TO LOANS

Given the prevailing pandemic situation, remote access to loans is mandatory



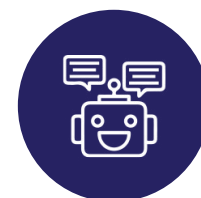
### COMPLIANCE OBLIGATIONS

BSA/KYC/AML regulations to minimize fraud and ensure visibility into the risk being underwritten



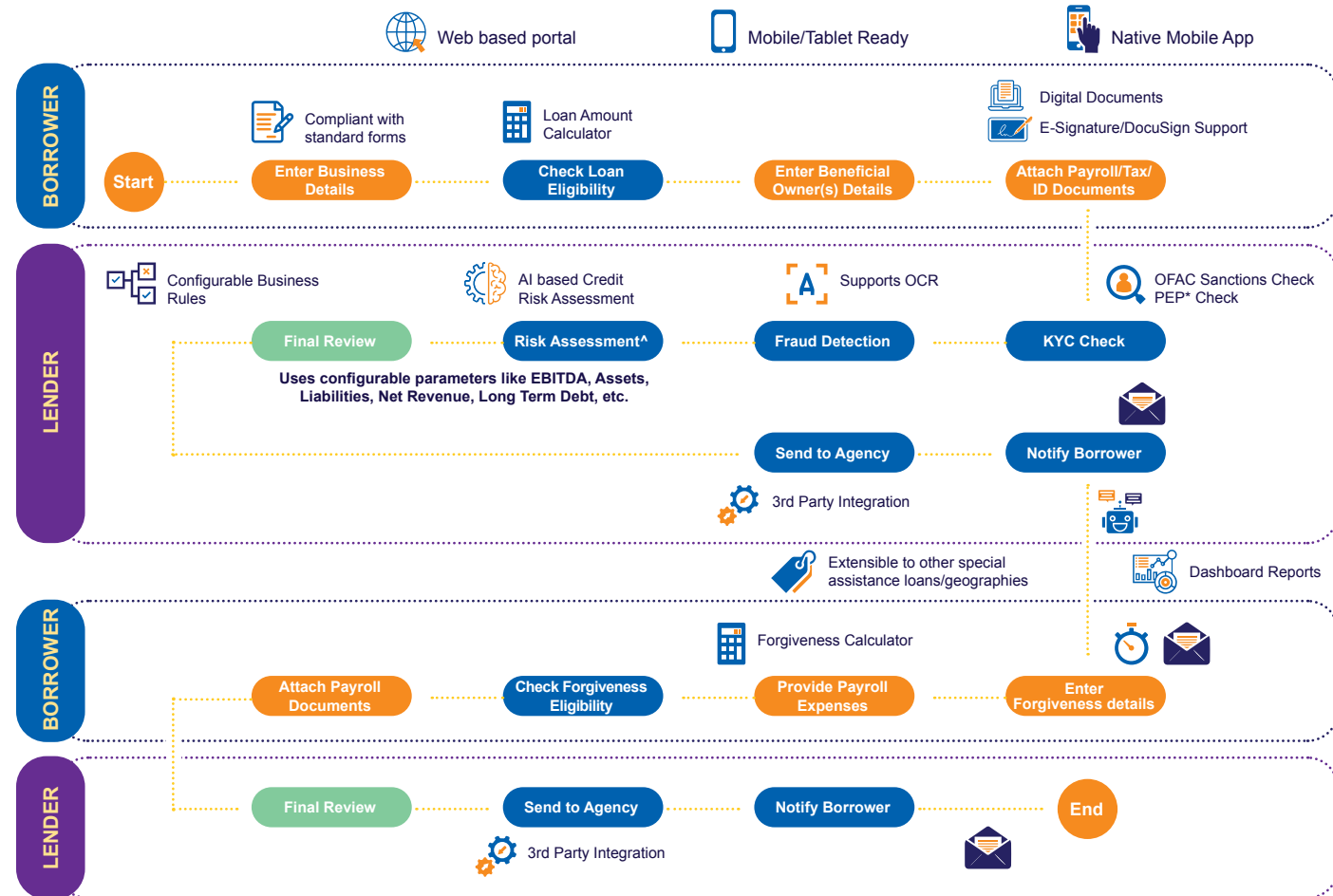
### NEED TO BUILD FOR CHANGE

With the Government policies changing almost on a daily basis, ability to adapt to change is a must



### FUTURE PROOFING

Systems limitations to cater to similar situations in the future



**BENEFITS**

**FAST TRACK LOAN ORIGINATIONS BY 40-50%**

Gain immediate capacity via straight through processing

**100% TRANSPARENCY**

Ensure accuracy and transparency to regulators

**25-30% REDUCTION OF ERRORS**

Leverage automation through OCR, e-signatures, sanction checks to reduce human errors

**MITIGATE CREDIT RISK BY > 30%**

using AI/ML via data-driven and predictive models

**SOLUTION ADOPTION**  
**Scope of Activities**

- 3-5 week roll out
- Gain understanding of loan product, origination complexities and existing IT Infrastructure
  - Amendments to data model
  - Configuration of applicable modules: OCR, risk assessment parameters, fraud algorithm, integrations, etc
  - Configuration of the portal screens based on loan product
  - Configuration of dashboard reports
- Team: 1 Business Analyst, 1 Lead System Architect, 2 Pega Developers*

**Commercials**

- 3-5 week resourcing cost (T&M mode) to adopt the framework to be borne by the customer
- Build for Change Configurations for changing regulations
  - Low Initial Cost Easy and Predictable
  - Rapid Rollout Fast and Convenient

**CASE STUDIES - LOAN ORIGINATION EXPERTISE**

**LARGE AUSTRALIAN INVESTMENT BANK AND DIVERSIFIED FINANCIAL SERVICES GROUP**

- On average, each loan application performed 60+ service invocations
- Automated scanning, classification and storage of loan related documents
- Gateway e-lodgement of 6 different loan products

**GLOBAL FINANCIAL SERVICES ORGANIZATION SERVING 5.4M CUSTOMERS ACROSS 30 COUNTRIES**

- Reduced onboarding time of a new partner (automobiles or dealers) to 10 days
- 15% improvement in operational efficiency from application to disbursement

**LEADING BANKING GROUP IN UK DEALING IN RETAIL AND COMMERCIAL LINES**

- Less than 0.4% error ratio
- Digital signature functionality
- Interacts with 8-10 systems via 5 unique integration points

**LEADING CANADIAN BANKING GROUP**

- Increased client satisfaction, retention and product penetration.
- Improved efficiency and enhanced client experience
- Digitization of all documentation & propagation of data to adjudication systems

**UK'S LEADING PROVIDER OF BUSINESS PROCESS OUTSOURCING**

- 20% improvement in Transaction processing time
- Automation of loan life cycle from due diligence to account servicing & arrears management handling
- Unified letter generation of 10+ different types of letters

**LEADING VIETNAMESE FINANCIAL SERVICES COMPANY WITH OVER 15,000 EMPLOYEES**

- Automated process by reducing manual hand-offs
- Automated scoring process using Decision Management
- Automated the credit card onboarding process

**WHY CHOOSE US?**  
**Our Pega Practice**

- Total Pega Practice of 800+
- Pega Platinum Partner
- 2000+ Person Years of Pega expertise
- 300+ successful Pega Implementations
- > 115 Certified Lead System Architects (CLSA)
- A Certified Pega Upgrade Partner
- Specialist Pega BA and QA Practice
- Global ODC's Bangalore, Hyderabad and Nearshore UK
- Nearshore North American Development Center
- Contact

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