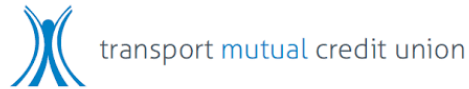




Case Study : Zeal Solutions / Epik Indifi

Airrchip was the Integration App Partner with Zeal Solutions for their digital lending platform Vanguard



Vanguard is an end-to-end Flexible, Integrated, Modular and Intelligent Digital Lending Origination platform from Customer journey origination through in-principle sanction and upto disbursement.

It is a visually driven 'zero-code' platform which can be effectively managed and operated by the bank's business and IT staff.

What did Archa Bank , TMCU & Chola Need?

Archa & TMCU wanted to perform credit risk assessment and underwriting for Australian SMEs . They wanted to obtain a holistic 360 degree view of the SME by fetching data from multiple third party credit reporting players , open banking TPPs and adding it into the CRA model to perform fully automated loan disbursement .

Our Approach

Being the IA partner Airrchip integrated apis of **CreditorWatch , Green ID GBG , Equifax , Basiq , Karza , Signzy , MOGO and many more .**

1. Integrated the apis with a no-code interface for easy customer onboarding .
2. Captured data from various fields and passing it to the respective third party apis
3. Obtain a cumulative api response from the various players along with other params / queries

4. Applied a mediation transformation logic using an API gateway & ETL implementation
5. Dumped it into the database basis the digital lending platform schema
6. Processed it through CRA model to obtain the relevant score
7. Highlighted risks & relevant red flags along with disbursement as per the risk profile .

Benefits

1. 360 degree view of SMEs to enable viewing of key insights such as payment defaults , delays , accounting aggregation , payment predictor , debt collections , credit reports etc
2. Income , Expense and Affordability summaries
3. Get 5 years transactional data across multiple bank accounts
4. Perform credit risk analysis and underwriting
5. Easy onboarding , origination & disbursement