

BusinessBANKER

Loans Made Easy

Commercial Loan Origination Software

BusinessBANKER Summary

- Simple, flexible and user-friendly
- Adapted to regulatory requirements
- Enhanced understanding of clients and their industry sectors
- Easy setup
- Speed and efficiency in credit decisions



Challenge

Financial institutions struggle with the complexity of **commercial loan origination**, facing challenges in document management, risk assessment, and workflow efficiency. Manual processes lead to errors, delays, and decreased productivity.



Solution

BusinessBANKER is a cloud-based Loan Origination Solution designed to replace cumbersome, outdated or overly complex loan origination systems by streamlining the entire loan process. It offers a robust platform for efficient document management, collateral tracking, risk scoring, compliance, and workflow automation.



Unique Capabilities

Flexible and user-friendly ergonomics: Boost employee productivity with a unique one-screen process, crafted through scientific cognitive engineering and AI-driven automations.

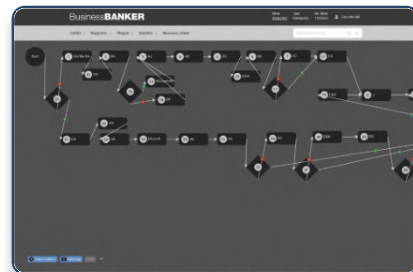
Editable Interfaces: User-friendly, and easily configurable in-branch and web/mobile interfaces enable complex credit applications in under 5 minutes.



Modules

- Digital Interface Manager
- Risk Model Manager
- Decision Engine
- Workflow Manager
- Configurator
- AI module for data analysis

Decision Workflow



BusinessBANKER's Workflow Manager supports human and AI agents



About Cognitive Group

The Cognitive Group (CG), was founded in 1995 by the Montreal Computer Research Institute (CRIM) to develop a Cognitive Engineering consulting practice.

With help from our team, the most demanding companies are able to reduce costs and accelerate time to market, because they only program software that is really needed for their processes and users.

Since 2017, Cognitive Group offers BusinessBANKER which transforms the loan origination process. This opportunity was made possible, building on 10 years of experience, mutual trust and collaboration with Royal Bank of Canada (RBC), who selected Cognitive Group for their loan origination process.

Cognitive Group also helps other banks in Canada such as : National Bank of Canada, TD Insurance, Laurentian Bank, Desjardins and in China, Southeast Asia, Africa, the Caribbean and across the globe through technical assistance from the IFC (World Bank).



Certifications

SOC 2 Type II Certified / Basel II & III

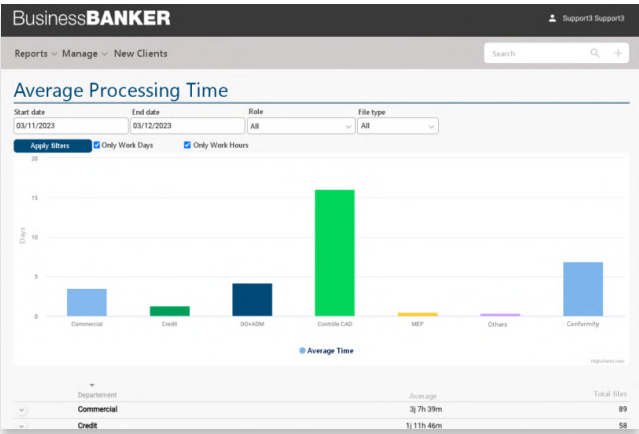
BusinessBANKER Benefits

- **Process Efficiency:** Reduce loan origination time from initiation to closing.
- **Global Compatibility:** Multilingual and compliant with global credit origination regulations.
- **Document Management:** Simplify document processing, eliminating redundant data entry.
- **Integration Capabilities:** Seamless integration with core banking systems and major CRMs.
- **Rapid Implementation:** Operational in as little as 72 hours.
- **Performance:** Powered by an asynchronous smart code for uninterrupted loan processing.
- **Workflow Management:** Adaptable to banks of all sizes, minimizing reworks and ensuring efficiency.

Impact on Productivity

Guaranteed Results: 25-50% reduction in loan processing time reported by early adopters.

A few Customers



Example: Real-time report showing average processing time by department (English UI).

Conditions Credit

1: Info Client

CARACTÉRISTIQUES CLIENT		ÉLÉMENTS INTERNES	
Client	TATA2 INTERNATIONAL SENEGAL (TIS)	ORR	5.47
Type	Proposition de crédit	Marché Cible	Technologie
Date de création	14/01/2008	Indice client	703
Chiffre d'affaires N-1	14,480,359,174.00	Date d'entrée en relation	17/10/2016

2: Facilités de crédit (KXOF)

#	CATÉGORIE	NATURE (CRP)	(ACTUEL) AUTOMATISATION	(ACTUEL) EN COURS	(ACTUEL) ÉCHÉANCE	(PROPOSÉ) MONMONT / LIMITE DU PRÊT	(PROPOSÉ) ÉCHÉANCE
1.	STANDARDIS	LC / RELAIS	1,111.00		20/10/2023	1,111.00	20/10/2023
2.	STANDARDIS	DÉCOUVERT	22,222.00 (2.00%)		08/01/2024	22,222.00 (2.00%)	08/01/2024
3.	STANDARDIS	CREDIT MT	33,333.00 (2.00%)		08/09/2025	100,000.00 (2.00%)	08/09/2025

Inc: 66,667.00

3: Garanties (KXOF)

DESCRIPTION DE LA GARANTIE	(ACTUEL) CONCOURS	(PROPOSÉ) CONCOURS	V. INITIALE	V. RÉALISABLE	DATE D'ÉCHÉANCE	COUVERT	PRR	PRÊT	STATUT
1. Aval de traite			1,000,000.00	333,299,970.00	08/02/2024	0%	20		(A obtenu)
2. Caution Pers et Solidaire			1,111.00	222.20	08/10/2025	0%	2923		(A obtenu)
TOTAL	1,001,111.00	333,300,192.20				270244%			

Example: Preview of a commercial credit proposal (French UI).

A Few Partners

