

Agentic Credit Decisioning for Financial Institutions

Built on Low-code | Orchestrated for Smarter Lending | Executed by Agentic Al



NewgenONE Credit Decisioning Engine enables banks to approve smarter, faster, and more transparent loans, while removing complexity.

The unique AI Agent combines **scoring models**, **explainable AI**, **policy-driven rules**, and seamless integrations to drive real-time, evidence-backed decisions across borrower journeys.

Amplify End-to-End Credit Decisioning: From Intent to Disbursal

Pre-qualified Lending Offers

Identify
high-intent
borrowers early
with predictive
intelligence and
behavioural
signals

Seamless Application Intake

Capture and validate applications across online, mobile, and branch channels via API integrations

Rule & Model Execution

Leverage dynamic rules and model batteries for loan eligibility, risk-based pricing, and fraud detection

Explainable Credit Decisions

Use an Al-powered reasoning hub for contextual approvals, counter-offers, or referrals

Disbursal & Documentation

Finalise loans with automated documentation and compliant disbursal workflows

Inside the Agentic Engine: How Newgen Powers Credit Decisions at Scale

Empowering Growth with an Agentic Credit Decision Engine... **Loan Origination Journey** POS Eligibility Decisioning Processing Data Warehouse CRM Online **Decision Outcome API Gateway** Core **Credit Decisioning Engine** KYC/IDV Rule Orchestration Other Third-Party Mobile Model Battery Rule Battery

What Changes with Agentic Credit Decisioning?

Where Traditional Systems Fall Short

How NewgenONE Credit Decisioning Engine Wins

No Pre-qualification

Every applicant enters the full flow

Hardcoded Rules

Slow to adapt, siloed logic

Opaque Decisions

No visibility into outcomes

Fragmented Decision Reviews

No real-time insight or guidance

Limited Integrations

Disparate data sources

Add-on Compliance

Scattered ID, AML checks

Flat Pricing Models

One-size-fits-all

Al-powered Pre-qualified Offers
Engage high-intent borrowers early

Dynamic Rule & Model Batteries

Configurable by business users

Explainable AI

Reasoning hub for every decision

Prompt-based Conversations

Predictive rules trigger insight-led decisions

Pre-built Ecosystem

KYC, bureaus, and core systems are all connected

Built-in Compliance

Embedded fraud and ID verification

Risk-based Pricing

Al-optimized, borrower-specific recommendations

Business Value Delivered



Why NewgenONE Credit Decisioning Engine?

Built on low-code agility

Embedded
explainability for
every decision

Proven impact on approval speed, risk mitigation, and NPL reduction

Trusted by banks across the globe

Recognized in the Gartner® Market Guide for Commercial Loan Origination Solutions

Ready to build intelligence into every credit decision?

About Newgen

Newgen is the leading provider of an Al-first unified digital transformation platform with native *process automation*, *content services*, *customer engagement*, and *Al/ML* capabilities. Globally, successful enterprises rely on Newgen's industry-recognized low-code application platform to develop and deploy complex, content-driven, and customer-engaging business applications on the cloud. From onboarding to service requests, lending to underwriting, and for many more use cases across industries, Newgen unlocks simple with speed and agility.

For more details, visit www.newgensoft.com or email, info@newgensoft.com