



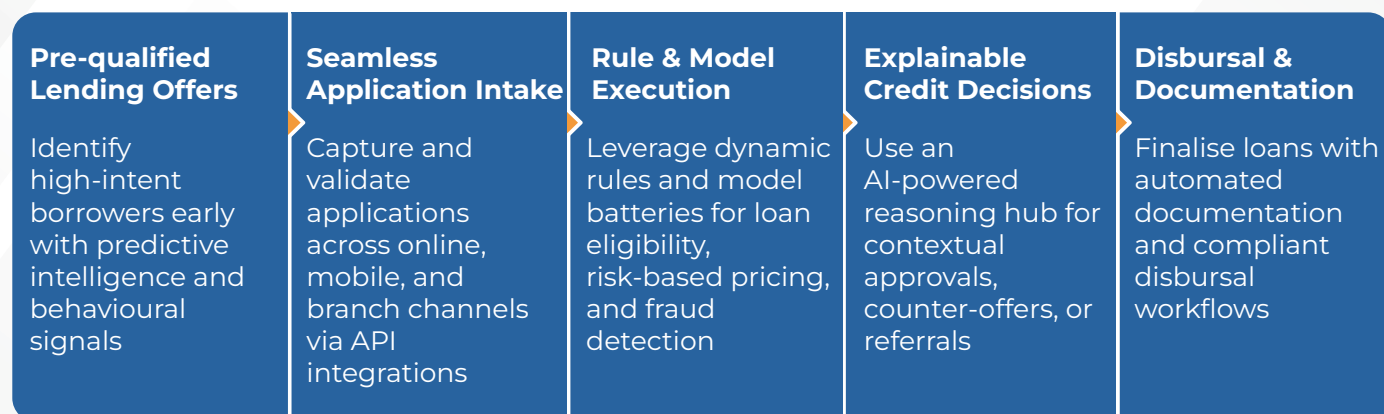
Agentic Credit Decisioning for Financial Institutions

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

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

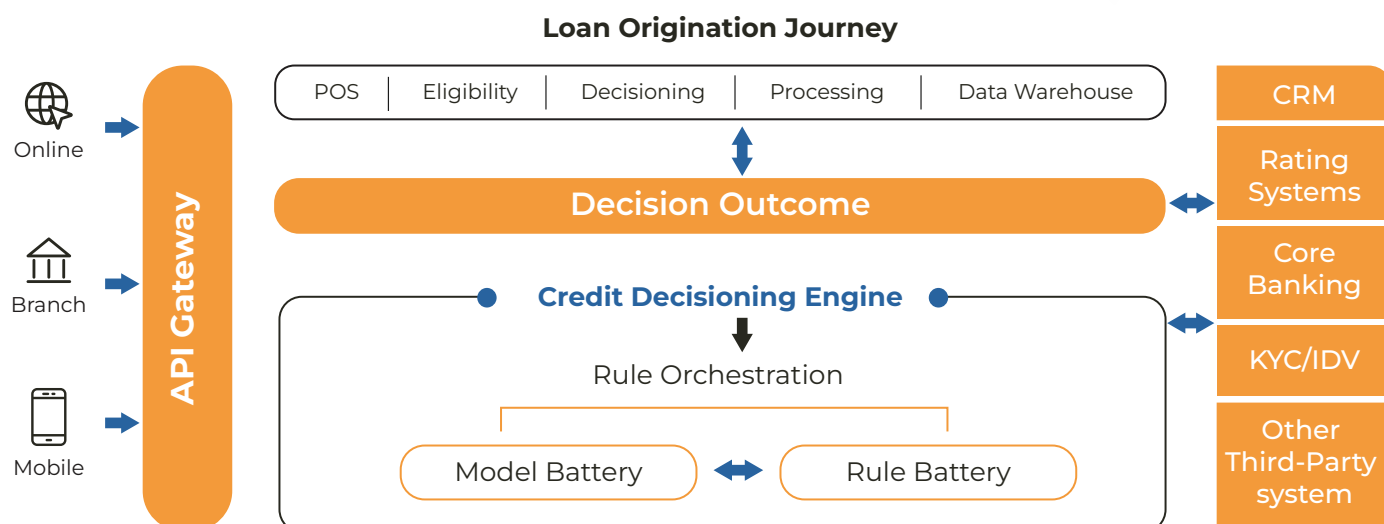
The unique AI Agent combines **scoring models**, **explainable AI**, **policy-driven rules**, and seamless integrations to drive real-time, evidence-backed decisions across borrower journeys.

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



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

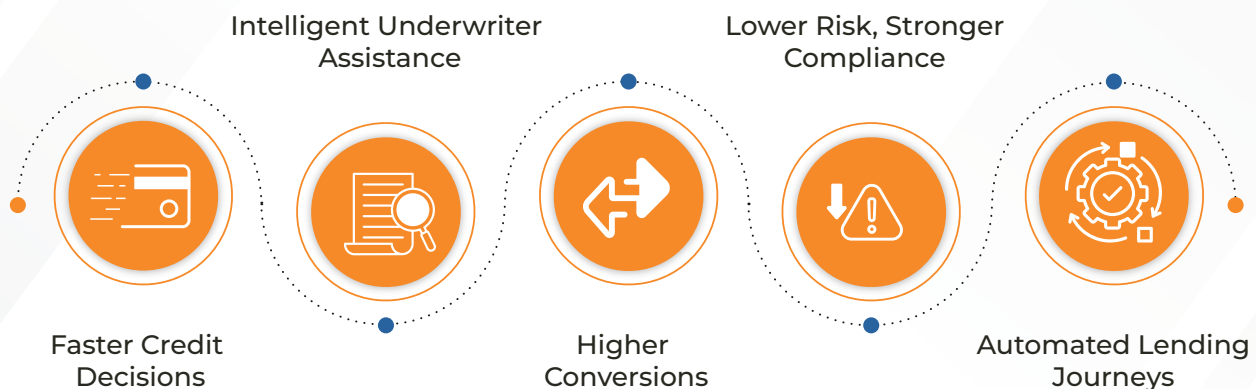
Empowering Growth with an Agentic Credit Decision Engine...



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	AI-powered Pre-qualified Offers Engage high-intent borrowers early
Hardcoded Rules Slow to adapt, siloed logic	Dynamic Rule & Model Batteries Configurable by business users
Opaque Decisions No visibility into outcomes	Explainable AI Reasoning hub for every decision
Fragmented Decision Reviews No real-time insight or guidance	Prompt-based Conversations Predictive rules trigger insight-led decisions
Limited Integrations Disparate data sources	Pre-built Ecosystem KYC, bureaus, and core systems are all connected
Add-on Compliance Scattered ID, AML checks	Built-in Compliance Embedded fraud and ID verification
Flat Pricing Models One-size-fits-all	Risk-based Pricing AI-optimized, borrower-specific recommendations

Business Value Delivered



Why NewgenONE Credit Decisioning Engine?



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 AI-first unified digital transformation platform with native *process automation*, *content services*, *customer engagement*, and *AI/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.

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