



THIS MONTH AT BCT DIGITAL

Middle East Edition

This newsletter was published in June, 2024

Delivering ROI on your risk and compliance needs

Dear Reader,

Following the tremendous feedback we received for our inaugural edition of 'This Month at BCT Digital', we are excited to bring you the second edition of our newsletter, packed with insightful insights and success stories.

This edition centres around our comprehensive rt360 Credit Risk Suite, showcasing the innovative product suite.

In this edition, we also bring to you:

A Case Study - rt360 Collections Management System: Discover how our cutting-edge collections management system transformed operations for one of our key clients, a leading Asian bank, enhancing efficiency.

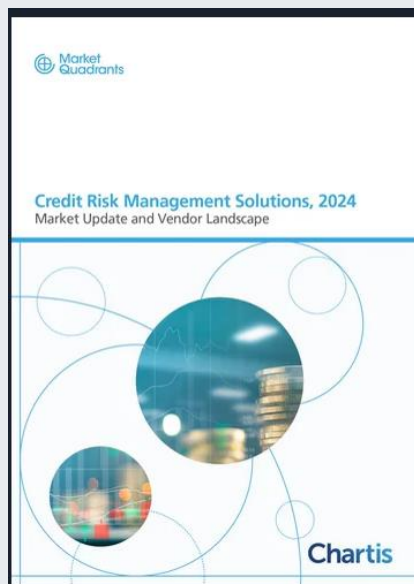
Risk-pricing with RAROC Solutions: Explore the latest developments in Risk-Adjusted Return on Capital (RAROC) solutions, designed to optimize risk-pricing and enhance decision-making.

New client wins and partnership announcements: We're pleased to share news about our recent client acquisitions in the GCC region and strategic partnerships that are playing a critical role in expanding our reach and impact.

We hope you enjoy this edition and find the content informative and engaging. As always, we welcome your feedback and look forward to your continued support.

Regards,
BCT Digital Team

BCT Digital named as Best of Breed provider in Chartis' Credit Risk Management (Banking Book), '24 Quadrant



BCT Digital has been recognized as Best of Breed in Chartis' Credit Risk Management Solution (Banking Book), 2024, Quadrant. This recognition underscores BCT Digital's strengths in providing cutting-edge credit risk management products and solutions to leading banking clients.

This report from Chartis Research evaluated BCT Digital's platform and

product capabilities, workflow management and integration, analytical capabilities, stress testing and scenario management and reporting visualization. The report describes Best of Breed providers as those that have best-in-class point solutions and the ability to capture significant market share in their chosen markets.

They are often distinguished by a growing client base, superior sales and marketing execution, and a clear strategy for sustainable, profitable growth. High performers also have a track record of R&D investment, together with specific product or 'go-to-market' capabilities needed to deliver a competitive advantage.

Case Study: Leading Asian bank streamlines collections process with rt360 CMS



The bank, with an asset size of over USD 90 billion, was faced with numerous challenges, including a growing number of customers and branches, and a non-strategic approach to collections caused by manual processes, delays in collaborating between branches, units, and departments, and lack of data-driven insights.

Acknowledging the need to strengthen their current process, the bank embarked on a journey to automate their collections process and adopt a more customer-friendly approach through omnichannel engagement. These issues necessitated the bank to focus on streamlining their collection process to ensure operational and cost efficiency. They collaborated with BCT Digital to implement the rt360 Collections Management System, with outstanding results that led to slippage reduction by about 40 bps and an improvement in ROA by nearly 8 bps. [Find out more](#)

A strategic partnership with FPT akaBot inked to drive digital innovation

We are pleased to announce an exciting new partnership between BCT Digital and FPT akaBot, two leading technology companies, poised to transform the automation landscape together.

This collaboration represents a notable milestone in our mutual dedication to delivering outstanding hyperautomation values to clients throughout Vietnam, Indonesia, and Malaysia. This partnership leverages the collective strengths in customer engagement of BCT Digital and integrated comprehensive product ecosystem offerings from FPT akaBot. By merging BCT Digital's proficiency in risk management solutions with FPT akaBot's expansive global reach and capabilities, our objective is to deliver unparalleled services and foster intelligent automation across various industries. [Find out more](#)

Expert Speak: Risk-based pricing with rt360 Risk-Adjusted Return on Capital (RAROC) Solutions

By Shankar Ravichandran, Presales & Solutioning Consultant, BCT Digital

Risk-based pricing of loans is essential in today's financial landscape as it allows lenders to accurately assess and manage risk, align loan terms with borrower creditworthiness, and optimize profitability. By tailoring pricing to risk levels, lenders can attract and retain customers, offering favorable terms to lower-risk borrowers while appropriately pricing higher-risk loans.

BCT Digital's rt360 RAROC Solution enables banks to overcome pricing and capital allocation inefficiencies in credit origination and decisioning. This approach fosters prudent risk management, enhances profitability, supports competitiveness, and ensures regulatory compliance, making it indispensable in today's lending practices. The solution is an advanced analytics tool designed to assist financial institutions evaluate the risk-adjusted return on capital within their lending and investment portfolios. [Find out more](#)

BCT Digital secures prominent Exchange House in GCC region as new SAAS client for GRC suite

We are delighted to announce that BCT Digital has successfully onboarded a premier exchange house as the first SAAS client in the GCC region for our cutting-edge rt 360 Governance Risk and Compliance (GRC) suite. This partnership underscores our commitment to delivering industry-leading, innovative solutions that address the complex and evolving needs of the financial services sector.

We are confident that our GRC suite will provide significant value to our new client, helping them maintain their leading position in the market by ensuring a secure and compliant operational framework. This partnership reinforces our position as a trusted provider of GRC solutions. We look forward to a long and fruitful relationship with our new client, driving mutual growth and success.

Product Focus: Transforming credit risk assessment with rt360 Credit Risk Suite



Lenders today are facing intense pressure to maintain healthy asset quality. To effectively monitor portfolios, manage collections and meet regulatory requirements, financial institutions must learn to leverage technology and advanced analytics. BCT Digital's transformative rt360 Credit Risk Suite offers origination, risk-based pricing, credit risk and fraud monitoring, stress testing, and collection analytics, enabling lenders to manage their entire credit lifecycle in one place, providing tighter control over their asset book.

rt360 Credit Risk suite is powered by AI/ML algorithms, data analytics, configurable workflows, and extensive reporting and dashboarding tools. The comprehensive credit risk suite empowers lenders to manage credit risk and efficiencies across the loan lifecycle, stay competitive and achieve sustainable growth. [Find out more](#)



PICTURE SPOTLIGHT: Subramanian Raman, GM, Regional Sales, (Extreme left) and Shankar Ravichandran, Presales and Solutioning Consultant (Third from left), represent BCT Digital at the Temenos Community Forum 2024 held at Dublin.

About BCT Digital - BCT Digital is an award-winning digital transformation company delivering FinTech, RegTech, and SustainTech solutions to international banking and financial markets, and key industry sectors. Ranked among the top 100 global companies by Chartis Research, the company offers disruptive, new-age solutions that empower large organizations and transform the way they do business. BCT Digital has transformed some of the world's leading financial institutions through its flagship rt360 Risk Management Suite that draws on the strengths of next-generation technologies, sophisticated AI/ML models, data-driven algorithms, and predictive analytics. Through the rt360 suite, the company helps enterprises optimize their core Governance, Risk, and Compliance (GRC) processes, enabling them to augment their positioning and go-to-market capabilities.

For sales enquiries, please write to hariom.tyagi@bahwancybertek.com

For feedback on the newsletter, please write to santosh.s@bahwancybertek.com

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