





Harness the power of Agentic Al across every banking journey, from acquisition to collections, with Newgen**ONE**, the Al-first, low-code platform that unites pre-built and purpose-built agents under one intelligent ecosystem.

NewgenONE AI Agents for Decision Intelligence

| Al Agent | How it Helps | Business Value Delivered |
|---------------------------------|---|---|
| Marvin | Automates routine tasks, workflows, and provides document insights using conversational prompts | Streamlines banking operations and improves productivity across functions. |
| LumYn | Predicts & analyses customer intent and curates hyper-personalized engagement journeys. | Boosts revenue through hyper- personalized cross-sell and retention strategies. |
| Credit Decisioning Engine | Evaluates loan applications using dynamic rule and model batteries for contextual approvals. | Enables faster, transparent approvals with explainable risk assessment. |
| AURA AI | Validates trade documents for accuracy and compliance using Al. | Ensures UCP-600 compliance and reduces fraud in global trade transactions. |
| Loan Collections | Automates borrower segmentation and omnichannel recovery workflows. | Enhances recovery rates while reducing manual follow-ups and costs. |
| Early Warning System | Monitors and tracks portfolios to detect delinquencies and risk patterns. | Ensures UCP-600 compliance and reduces fraud in global trade transactions. |

Unified Intelligence - Real Outcomes

Accelerated Time-tomarket:

Roll out products faster with low-code assembly and reusable components. Data-Driven Decisions:

Trac every recommended action with explainable, context-aware Artificial Intelligence.

Continuous Productivity Gains:

Design, test, and iterate processes with minimal dependency on IT. Smarter Customer Growth:

Improve engagement and portfolio profitability with actionable insights

Compliance by Design:

Ensure
regulatory
confidence
through
embedded
rules and
documentlevel validation

Scalable Banking Intelligence

Intelligence
Deploy once
and scale
intelligence
across retail,
corporate,
trade and
others.

NewgenONE Powers Financial Institutions with

Orchestration:

End-to-end automation of workflows and compliance

Operational Resilience:

Speed, compliance and resilience

Al Agents:

Decide, act, and explain in real-time

Scale:

Proven to take banks from PoCs to enterprise-wide adoption

Measurable Impact

| KPI | Improvement |
|---------------------------|-------------|
| Abandonment Rate | ↓ 60% |
| Customer Acquisition Cost | ↓ 40% |
| Loan Disbursement | ↑ 45% |
| Audit Time/Cost | → 75% |
| Operational Cost | ↓ 50% |
| Process Visibility | ↑ 75% |
| STP Rate | ↑ 50% |
| Customer Satisfaction | ↑ 20% |



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Newgen was Recognized as a 'Leader' in The Forrester Wave™: Content Platforms, Q1 2025

About Newgen

Newgenis 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.

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