

Winners – Team category**1st: Smart Early-Warning for Pre-approved Facilities (SERAP)**

SERAP is a platform that helps relationship managers identify customers who are likely to draw down on existing approved credit facilities. By analysing transaction activity, cash-flow patterns, receivables, payables and business cycles, the platform predicts near-term funding requirements and generates a prioritised outreach list. Rather than focusing on originating new loans, SERAP seeks to increase utilisation of facilities that have already been approved, generating additional interest income with minimal incremental risk or operational effort. The solution allows RMs to engage customers at the right time, improving conversion rates while maximising the value of existing credit relationships.

2nd: FX Cue – AI-Powered FX Opportunity Engine

FX Cue transforms OCBC's foreign exchange research and market views into actionable sales opportunities. The platform analyses customer portfolios, transaction activity and investment preferences to identify clients most likely to be interested in specific FX ideas. It then generates prioritised lead lists, recommended actions and tailored talking points for relationship managers. By bridging the gap between market intelligence and client engagement, FX Cue reduces manual prospecting effort and enables more timely customer conversations. The solution aims to improve FX penetration, increase conversion rates and generate additional wealth and treasury revenue from the existing customer base.

3rd: Credit Compass

This is an AI-powered tool for credit applications and rating reviews. It acts as a first-line reviewer, automatically checking submissions for inconsistencies, missing information and potential rating errors before they reach approvers. By combining rules-based validation with AI-powered analysis, it helps relationship managers and credit risk managers produce higher-quality submissions, reducing review iterations and speeding up approval turnaround times. The solution improves

operational efficiency while maintaining existing governance processes and human oversight. Ultimately, it enables faster credit decisions, better resource utilisation and a more consistent customer experience.

Winner – Individual category

Enterprise Digital Twin – Proactive SME Opportunity Engine

Enterprise Digital Twin creates a digital representation of SME customers by combining financial, transactional and behavioural data to predict future needs. The platform identifies indicators such as expansion plans, working capital requirements and financing opportunities before customers approach the bank. Relationship managers receive proactive recommendations and prioritised opportunities, enabling earlier engagement and more relevant conversations.