## New Genpact Platform Transforms Online Business Lending for Banks and Fintech Companies

Genpact partner, InterNex Capital, leverages platform to streamline asset-based lending and provide small and medium-sized businesses with faster access to working capital

NEW YORK, Nov. 15, 2016 / PRNewswire / -- Genpact (NYSE: G), a global leader in digitally-powered business process management and services, today announced an innovative platform that drives rapid, broad scale transformation and changes the business model for online commercial lending, creating more agile systems that improve operations and position companies for growth.

The burgeoning online lending industry brings both opportunities and challenges for financial technology (fintech) companies and traditional banks. Genpact's cloud-based solution, which incorporates cutting-edge technology in loan originations currently used by several top 10 banks, helps both types of organizations transform their operations and gain competitive advantage. The platform provides quick, easy implementation and scalability without data center investment. Genpact helps banks disrupt their market with greater speed in delivering new online services, and offers fintechs a robust technology system.

"Traditional banks need to overcome the burden of legacy systems to compete faster, using disruptive technology that fintechs already deploy. Fintechs need to 'institutionalize' their front, middle, and back office," **said Diwakar Singhal, senior vice president, Commercial Lending, Genpact.** "Genpact answers both needs, with a scalable, easy-to-deploy digital solution that helps better manage assets and improve customer experiences."

Fintech start-ups like InterNex Capital, an asset-based digital lender that specializes in revolving lines of credit, leverage technology to provide sophisticated working capital financing services to business-to-business small and medium-sized companies. Genpact partnered with InterNex to provide a superior customer experience that delivers in-depth account analyses, real-time updates, and visibility into all activities. By combining InterNex's sophisticated customer portals and its proprietary scoring with Genpact's digital technology and both companies' analytics, InterNex has enhanced underwriting efficiencies and portfolio monitoring.

In developing the new platform with InterNex, Genpact leveraged its unique Lean Digital<sup>SM</sup> approach that harnesses the combined power of process-centric technologies, design thinking methodologies, and domain expertise. As a provider of business process management services for the global commercial lending industry, Genpact handles more than \$200 billion in assets and has decades of expertise in technology and the financial industry.

"InterNex's financial services domain expertise in origination, risk management, technology, and capital markets, coupled with Genpact's digital technology and excellence in process and operations, delivers a superior business model to best service our clients and drive operational scale capabilities," **said Paul DeDomenico**, **cofounder and chief executive officer**, **InterNex Capital**. "We are excited to work with Genpact as we build, grow, and scale InterNex. This strategic partnership complements our capital markets capabilities and recent funding facility."

## About InterNex Capital

InterNex Capital is an asset-based digital lender providing revolving lines of credit from \$250,000 to \$5 million to small and medium sized businesses. Founded by commercial lending and Fin Tech veterans, InterNex is able to optimize underwriting, monitoring, and funding through its integrated technology, data analytics, and credit

scoring algorithms. The InterNex platform enables seamless integration with customers, partners and capital providers. For more information, please visit: <a href="www.internexcapital.com">www.internexcapital.com</a>. Twitter: <a href="www.internexcapital.com">@internexcapital</a>

## **About Genpact**

Genpact (NYSE: G) stands for "generating business impact." We are a global leader in digitally-powered business process management and services. We architect the Lean Digital<sup>SM</sup> enterprise through our patented Smart Enterprise Processes (SEP<sup>SM</sup>) framework that reimagines our clients' operating model end-to-end, including the middle and back offices. This creates Intelligent Operations<sup>SM</sup> that we help design, transform, and run. The impact on our clients is a high return on transformation investments through growth, efficiency, and business agility. For two decades, first as a General Electric division and later as an independent company, we have been passionately serving our clients. Today, we generate impact for a few hundred strategic clients, including approximately one-fifth of the Fortune Global 500, and have grown to over 75,000 people in 25 countries, with key offices in New York City. The resulting business process and industry domain expertise and experience running complex operations are a unique heritage and focus that help us drive the best choices across technology, analytics, and organizational design. For additional information, visit <a href="https://www.genpact.com">www.genpact.com</a>. Follow Genpact on <a href="https://www.genpact.com">Twitter, Facebook, LinkedIn</a>, and <a href="https://www.gonpact.com">YouTube</a>.

## For more information:

Simrita Singh	Danielle D'Angelo	Abby Trexler
(InterNex Media Relations)	(Genpact Media Relations)	(for Genpact)
Simrita@internexcapital.com	danielle.dangelo@genpact.com	atrexler@peppercomm.com
+1 646-768-9388	+1 914-336-7951	+1 212-931-6179

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