

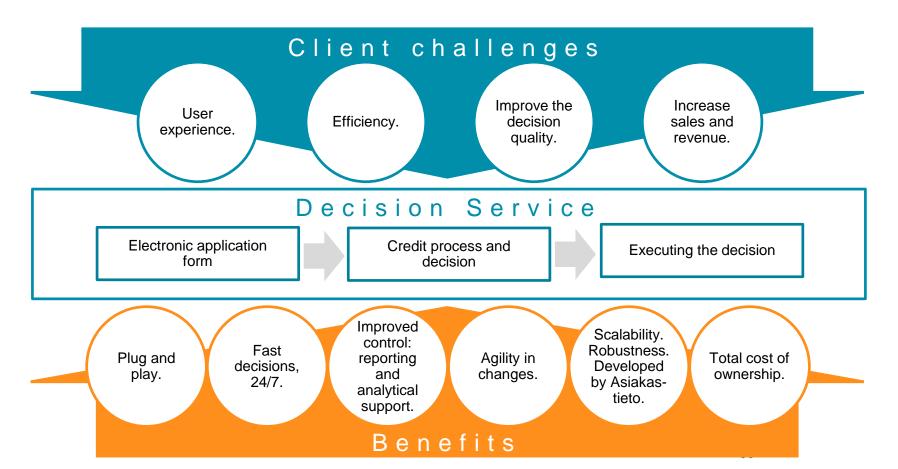
Asiakastieto CMD 2016

CREDIT APPLICATION AND DECISIONING AS A SERVICE

Heikki Koivula, Deputy CEO and Head of Business Information 22 September 2016



DECISION SERVICES BY ASIAKASTIETO



DECISION SERVICE - PHASES

All components available as a service.













Electronic Application

- Web
- Mobile
- · Point of Sale
- Electronic Bank ID check & power to sign

Links, additional data sources

- Client databases
- External data
- Credit Bureau
- Population Register
- Other

Rating & scoring models, examples

- Risk Indicator
- · Rating Alfa
- · Rating Delta

Decision

- Credit Policy, knock out
 Application history rules
- · Cut-off
- Underwriting screens, authority levels
- · Content of the decision

After the decision - optimize

- database
- Reporting
- · Simulation to improve the Credit Policy

After the decision -

- Card delivery
- · (Data to AT on monthly





Questions & Answers



