



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

Client challenges

User experience.

Efficiency.

Improve the decision quality.

Increase sales and revenue.

Decision Service

Electronic application form

Credit process and decision

Executing the decision

Plug and play.

Fast decisions, 24/7.

Improved control: reporting and analytical support.

Agility in changes.

Scalability. Robustness. Developed by Asiakastieto.

Total cost of ownership.

Benefits

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 rules
- Cut-off
- Underwriting screens, authority levels
- Content of the decision

After the decision - optimize

- Application history database
- Reporting
- Simulation to improve the Credit Policy

After the decision - execute

- Open account, disbursement
- Card delivery
- (Data to AT on monthly basis for reporting)

Questions & Answers

