

# MAKE APPLYING FOR CREDIT AND LOANS AS **FAST AND EASY AS POSSIBLE**

Card issuers, banks, auto financing and short-term lenders face a tough business environment. Clients demand speedy application services. Conversion rates must increase. And new products need to come online faster to jump on every market opportunity. This requires nimble, reliable and scalable solutions that promote instant response to credit and lending requests, deliver customer-focused service and facilitate rapid response to change.

The answer is Provenir. Provenir delivers a unified, flexible platform to simplify risk analytics and decisioning in every credit and lending process including due diligence, client onboarding, loan originations and credit approval. With Provenir, you can operationalize industry-standard risk models in minutes, automate complex decisioning, integrate with multiple data sources and rapidly change processes. Consumer financial firms around the world trust Provenir to help them deliver outstanding customer experiences with far greater efficiency, compliance and business agility.

## Choose the Provenir Solution That Best Meets Your Business Needs

### Credit and Loan Origination

Meet customer demand for quick consumer origination and merchant onboarding. From simple lending requests that can be handled via straight-through processing to complex loans requiring more due diligence, Provenir can automate and streamline every step in the process.

### Credit Risk Analysis Decisioning

Accelerate time to revenue by automatically predicting risk for each credit request and making decisions in seconds and minutes instead of hours and days.

### KYC/AML Compliance

Increase compliance while reducing onboarding time. Provenir dynamically orchestrates KYC, AML and other regulatory processes to automate data gathering, standardization and enrichment, identity verification, analytics, decisioning and red flagging.

"IMPROVING OUR EXISTING LOAN AUTOMATION STRATEGY IN A QUICK, EFFICIENT AND EFFECTIVE MANNER WAS OF MAJOR IMPORTANCE. PROVENIR MORE THAN MET OUR EXPECTATIONS WITH THE DELIVERY OF A HIGH QUALITY, FLEXIBLE AND INNOVATIVE PLATFORM UNDER AMBITIOUS TIMELINES."

**E/evate**



PROVENIR

## Agile Technology Simplifies Consumer Credit and Lending

Provenir solutions for consumer credit and lending are built on the Provenir Risk Decisioning Platform, which puts the power of change into the hands of the business. Innovative, user-focused tools empower consumer financial firms to quickly build customer-focused credit and lending processes.

**Orchestration Hub**—End-to-end orchestration streamlines every step in the process. Provenir's platform automatically captures and enriches data, uses existing analytic models to determine the risk profile and moves the decision to the appropriate next step.

**Operationalized Analytics**— Provenir quickly operationalizes risk models developed in industry-standard analytics tools, including SAS, R, Excel or any tool that supports PMML or MathML. Connect models to a decisioning process in minutes and without any coding to ensure risk decisioning is always using the most up-to-date intelligence.

**Simplified Integration**—Pre-built adaptors cut integration effort. Quickly integrate with internal and external databases, CRM systems, websites and social channels to automatically aggregate all the data needed for accurate decision making.

**Agile Configuration**—Visual configuration tools promote business agility and independence. Business and IT can create, change and deploy user interfaces, rules, process flows and integrations without high-cost vendor engagement or extensive coding.

**Unified Platform**—Provenir's unified platform future proofs your investment. It offers a complete solution for managing virtually any risk analytics and decisioning workflow such as loan origination, merchant onboarding, KYC/AML, credit risk decisioning and behavioral and predictive scoring.

### KEY BENEFITS

- Offer fast response with automated onboarding, KYC, credit scoring, decisioning and next best action
- Make decisions in as little as milliseconds with risk analytics fully integrated in credit and lending processes
- Improve compliance with risk models operationalized in decisioning processes
- Simplify structured and unstructured data gathering using pre-built integration adaptors
- Achieve greater business agility with business-friendly configuration tools to create and change processes

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