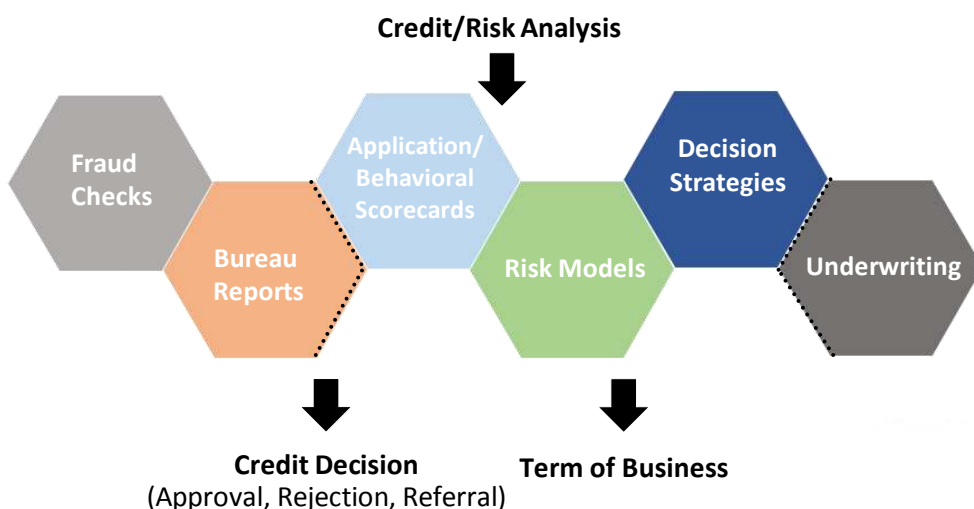


# Reduce Time to Revenue with **Automated Credit Risk Analytics and Decisioning**

Provenir makes it easy to automate risk analysis and decisioning at both the application and behavioral levels. The flexible [Provenir platform](#) orchestrates [credit risk analysis and decisioning](#) from start to finish, automatically enriching data, applying scorecards and risk models, and recommending the next best action for each customer request. With Provenir driving your credit risk analysis and decisioning, you can make the right decisions and make them faster to deliver outstanding customer service, shorten time to revenue and minimize risk.

- Reduce approval time with instant, straight-through processing for simple credit and lending requests and automated next best action recommendations for requests requiring further underwriting analysis.
- Eliminate manual data enrichment with [pre-built adaptors](#) that automatically consolidate information from virtually any enterprise and third-party data source.
- Improve compliance and lower risk with [scorecards and risk models operationalized](#) in automated risk decisioning processes. Provenir is model-agnostic so that you can use any model or scorecard developed in industry-standard tools such as SAS, R and Excel within your decisioning processes.
- Enhance business agility using configuration tools that allow you to quickly create, test and deploy [automated risk analysis and decisioning processes](#) for immediate response to changing regulations, market conditions and customer profiles, new business opportunities and competitive challenges.
- Accelerate deployment with [Provenir Cloud](#) which offers a highly secure cloud computing environment with flexible options for domain setup, managed services, deployments and scalability.

Provenir manages the credit risk decisioning lifecycle for accurate decision making and responsive customer service at lower risk and cost.



## Provenir for **Credit Risk Analytics and Decisioning**

### **Automate Data Enrichment**

- Pre-built integration adaptors eliminate manual data gathering by automatically enriching an application with required information such as customer details, credit bureau reports, financial information and document verification.
- Business-friendly configuration tools facilitate quick integration with multiple data sources including enterprise and third-party systems, websites and social media.
- Native document management as well as adaptors to leading document management systems ensure relevant documents are attached to and travel with applications.

### **Operationalize Your Analytics**

- Model-agnostic integration allows simple and complex scorecards as well as different types of risk models – including models developed in SAS, R and Excel or exported using PMML or MathML– to be operationalized in automated decisioning processes.
- Easy-to-use wizards import a model, map and validate data within a decisioning process in minutes and without any coding.
- Support for building scorecards directly within Provenir or importing third-party scorecards provides implementation flexibility.

### **Increase Decisioning Efficiency and Effectiveness**

- Straight-through decisioning enables instant approvals for simple credit and lending requests.
- Rules-driven decisioning processes identify exceptions to automatically determine where manual intervention is required and route the request to the appropriate underwriter.
- Terms of business, lending conditions and pricing can be implemented in decisioning workflows to automatically recommend the specific conditions for each customer and credit/loan request.
- N-dimensional matrices simplify configuration and testing of complex segmentation and decisioning strategies.

### **Increase Business Agility**

- A visual model development environment provides graphical tools and wizards to quickly change credit and risk decisioning strategies.
- Visual testing capabilities, including champion/challenger and Monte Carlo simulations, facilitate rapid “what if” analysis and changes to risk decisioning processes before they are put into production.
- Flexible testing procedures can include test data and expected results; execute data from a file or database; and select a specific record or range of records to execute.
- Configurable adaptors support quick integration to core banking systems to complete the risk decisioning lifecycle.

“Provenir has delivered a solution that increases our agility and responsiveness to clients. The implementation of Provenir’s software will contribute towards Klarna’s global market goals.”

*Mikael Hussain, VP of Credit, Klarna*

The Klarna logo is displayed in a blue, rounded rectangular box. The word "Klarna" is written in a bold, blue, sans-serif font.

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The Provenir logo consists of a stylized blue icon of two overlapping squares above the word "PROVENIR" in a blue, sans-serif font.