

# OPTIMIZE THE CLIENT EXPERIENCE AND **ACHIEVE UNPRECEDENTED BUSINESS AGILITY**

Small-to-medium (SME) enterprise lending is a highly competitive market with customers demanding rapid response. Making customers wait is a sure way to lose business. At the same time, SME lenders must cope with ever-increasing regulations that require careful scrutiny of each loan to reduce risk and ensure compliance.

With Provenir, you gain a unified, flexible solution to manage all your SME origination and risk decisioning operations. Leveraging exceptional automation, data enrichment, analytics, decisioning and integration capabilities, Provenir simplifies and streamlines every step in the process. You can make the best decisions and make them faster to deliver outstanding customer experiences, shorten time to revenue and minimize risk.

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

### **Loan Origination**

Delight your customers with simplified processing for all their credit and loan requests. Provenir automates decisioning for each customer, including yes, no or referral to a specialist for further analysis.

### **Credit Risk Analytics and Decisioning**

Automatically predict risk for each credit request. Provenir orchestrates the process from start to finish, aggregating and enriching data and using risk models developed in virtually any tool within decisioning processes.

### **KYC Compliance and Onboarding**

Provenir also reduces compliance costs with orchestrated KYC and AML processes that automate data gathering and standardization, identify verification, due diligence and decisioning.

### **Financial Analysis and Risk Rating**

Eliminate manual work. Provenir automatically gathers company, industry and financial data from disparate and unstructured sources, normalizes it and applies the appropriate ratings model to determine the next best action.

"OUR GOAL WAS TO HAVE ALL SMALL BUSINESS UNDERWRITING UP AND RUNNING AS QUICKLY AS POSSIBLE. PROVENIR WAS THE BEST ANSWER FOR OUR NEEDS. WE CAN MAKE CHANGES AS OFTEN AS WE WANT, WITH MINIMAL IMPACT ON OUR OPERATIONS. I CAN'T THINK OF ANOTHER SYSTEM THAT WOULD LET US ACHIEVE OUR AGGRESSIVE IMPLEMENTATION SCHEDULE WHILE RETAINING SUCH FLEXIBILITY."



PROVENIR

# PROVENIR FOR SMALL-TO-MEDIUM (SME) LENDING

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## Agile Technology to Simplify SME Lending

The Provenir solutions for SME 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 business users and IT to quickly build efficient, customer-focused SME lending processes.

**Lifecycle Orchestration** — End-to-end workflow streamlines every step in the process. The platform can automatically capture and enrich data, use existing analytic models to determine the risk profile and move the decision to the appropriate next step in the process.

**Operationalized Analytics** — Easy integration leverages models developed in many business analytics tools, such as SAS, R, Excel or any tool that supports PMML or MathML. Connect models to a decisioning process in minutes and without any coding, ensuring risk decisioning is always using the most up-to-date intelligence.

**Simplified Integration** — Integration is quick and easy with pre-built adaptors that consolidate information from virtually any data source. Capture and enrich data from enterprise and third-party systems, websites and social media for a cross-institution solution that provides all the data you need to make accurate decisions.

**Agile Configuration** — Configuration capabilities provide familiar visual tools to model and change user interfaces, rules and process flows, enabling business analysts to rapidly create and modify company-specific risk decisioning processes.

### KEY BENEFITS

- Improve responsiveness with instant decisioning and straight-through processing
- Determine risk and next best action with automated data enrichment and risk decisioning
- Improve compliance with risk models operationalized in decisioning processes
- Achieve greater business agility with business-friendly configuration tools to create and change processes

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