

Rapidly Develop and Deliver Your Unique Intellectual Property with **Simplified Risk Analytics and Decisioning**

Innovative companies pride themselves on fast, frictionless and customer-focused service. The problem is that manual, slow systems make it difficult to deliver on this promise. Banks, Payment providers, peer-to-peer lenders, lending marketplaces and other fintech disruptors need agile systems that help them continuously create more value for their customers and their business.

Only Provenir does the hard work of simplifying your risk analytics and decisioning processes. The Provenir Risk Decisioning Platform puts the power of change into the hands of the business. Innovative, user-focused tools empower companies to quickly build customer-focused credit, lending and payment processes. With Provenir, you can:

- Quickly operationalize industry-standards risk models in automated processes
- Automate complex decisioning and offer instant credit scoring
- Rapidly integrate with multiple data sources
- Streamline KYC, AML and other regulatory processes
- Enable business users to create and change decisioning processes in minutes

It all adds up to higher customer satisfaction, greater efficiency, lower risk and unprecedented business agility.

"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."

Klarna.



PROVENIR

Agile Technology to Simplify Processes

KEY CAPABILITIES

Operationalized Analytics— Provenir makes it easy to operationalize risk models developed in industry-standard analytics tools, including SAS, R, Excel or any tool that supports PMML or MathML. You can 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—Pre-built adaptors cut integration effort. Quickly integrate with internal and external databases, CRM systems, websites, social channels and data bureaus to automatically aggregate all the data needed for accurate decision making.

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.

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, behavioral and predictive scoring and collection strategies.

KEY BENEFITS

- Make decisions in as little as milliseconds with risk analytics fully integrated in credit and lending processes
- Simplify structured and unstructured data gathering using pre-built integration adapters
- 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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