# **Modernize** Your Risk Analytics and Decisioning Processes

For organisations that have adopted a Microservices style of architecture, or are looking to do so, Provenir supports the decomposition of business processes providing the capability to develop and expose business functions as discrete services.

Provenir is designed to support a Microservices architecture, and the intermediate steps in moving to one.

Provenir is:

- **Distributed -** Can be deployed full stack or distributed by functionality.

- **Container Ready -** Compatible with *Amazon Container Service* and *Docker*.

- **Extendable -** Users maintain control with the power to add screens and Platform REST API's.

- **Monitored -** Cloud admins are alerted for all events occurring outside established thresholds and performance SLA's.

- **User-friendly -** Data and functionality within Provenir is exposed using the visual ProvAPI interface.

Provenir gives you the power to create REST APIs, so your opportunities are endless:

Using ProvAPI, you can expose the following (and much more) for use in your risk analytics and decisioning processes.

- Models and Scorecards

- Age Calculations

- Blacklist and OFAC Checks

- Calls to third-party data providers

- And more

"Implementing Provenir Cloud to process customer lease applications, we increase speed, improve delivery and provide our customers better, faster access to our products and services."

*- Mark Denman, EVP of AcceptanceNow at Rent-A-Center*

**Agile Technology to Simplify Risk Decisioning Processes**

**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 adapters 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**

- **Focus on developing** your unique IP and delivery model and let Provenir help with your back-end processes

- **Be completely independent** from Provenir after initial implementation

- **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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