

Equifax Decision Navigator™

The assessment and management of the risks presented by customers applying for your products is becoming increasingly complex. Each product you offer can attract a different profile of applicants, and with increased competition, this means you need to have ever more intelligent decisioning systems.

You may need to capture different information depending upon the product requested, or you might want to use different business policies depending upon the risk evaluation.

Equifax Decision Navigator offers the ultimate in flexibility, including user-configurable logic to allow you to react quickly to changing market conditions without the need to wait for scarce technology resource.

Decision Navigator will provide instant decisions with objectivity and consistency, whilst retaining the flexibility to be configured to adapt to your changing business needs.

Consistent decisions delivered in seconds

Once submitted, applications are processed automatically through a series of decision steps, executing rules and models using application, credit bureau and any other third party data.

This automatic process provides instant and consistent decisions, only routing applications to manual review where necessary.

In addition, facilities can be provided to recommend terms of business or product offering for the application, again enabling the removal of manual processes.

By implementing scalable, component-based architecture we have facilitated high volume, high throughput transaction processing within a high

availability infrastructure, which provides a resilient and fault tolerant system with optional disaster recovery services.

Scoring

Using the market-leading Risk Navigator scoring system, Decision Navigator has access to the latest and most powerful generic credit reference scoring product available in the UK, enabling consistent and objective lending decisions.

Flexibility

With its XML data exchange capability Decision Navigator can be fully integrated into your existing front-end data capture application, removing the need for double keying and further operator training.

We can also offer a browser based front-end to perform data capture and present the results of the processing. This front end uses standard desktop software and can be tailored to mirror your existing processes, again minimising operator training and maximising throughput.

Why use Decision Navigator?

- **Flexible configuration:** can process rules to support any business process or application type, including both consumer and business data
- **User control:** through the use of our decision engine users can control the writing, modifying, management and implementation of business strategies and decisioning criteria
- **Decisioning technologies:** provides support for the widest possible range of decisioning technologies; including bespoke scorecards, decision trees and rule-based logic
- **Strategy deployment and control:** provides automatic version control to ensure that new

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strategies can be quickly and easily tested, and automatically released at a future date to coincide with marketing campaigns, for example. This includes a framework to implement Champion/Challenger processing for assessing the impact of potential changes without the risk of actual implementation

- **Connectivity:** network connectivity can be achieved using any TCP/IP connection utilising Secure Sockets Layer (SSL) encryption for added security; this includes access over the Internet enabling you to use Decision Navigator using standard desktop functionality
- **Interactive address matching module:** requiring only minimal address details to be entered prior to matching, it maximises the opportunity to process applications through to a decision without further manual intervention, saving time and effort
- **Bank details verification module:** uses the latest details provided by BACS to assist with set up of Direct Debit facilities or contribute to fraud prevention
- **Automated data:** export routines provide the support for letter generation, account set-up and analysis reporting
- **Convenient application referencing and storage:** unique reference number is generated for each application which, combined with online database storage, assists with fast application retrieval at a later date and negates the need for cross referencing

- **Compliant:** fully compliant with all relevant legislation, including the RPA, and DPA and the use of Third Party Data
- **A managed service:** concentrate on your core business rather than on your business applications

Call us today for more information about Equifax Decision Navigator

Telephone Equifax on 0845 600 1772 or email consumer.telesalesuk@equifax.com