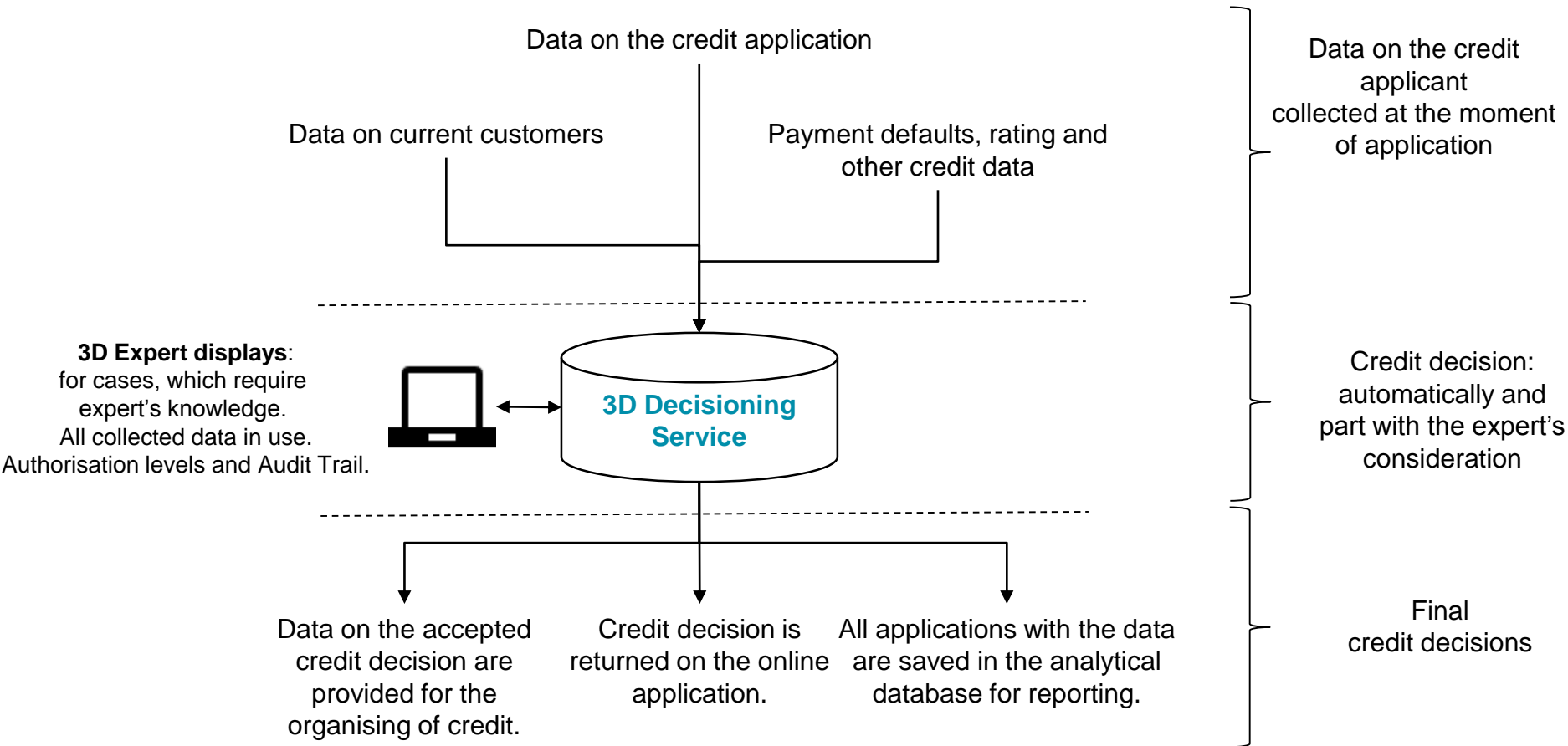# CUSTOMERS' DEMANDS ON SERVICE EXPERIENCE ARE GROWING

- The web has increased demands and the mobile use becoming more common steps up the pressure. Customers want to have an immediate credit decision.

- From the point of view of risk management, the quality of decisions must not suffer, i.e. it has to be possible to predict and control the credit risk.

- Credit decision is at the same time also sales: it is perhaps not worthwhile to say "no" to the customer if credit fitting the profile can be offered. Likewise, a slightly higher credit can be suggested to the customer, if the facility and risk profile allow this.
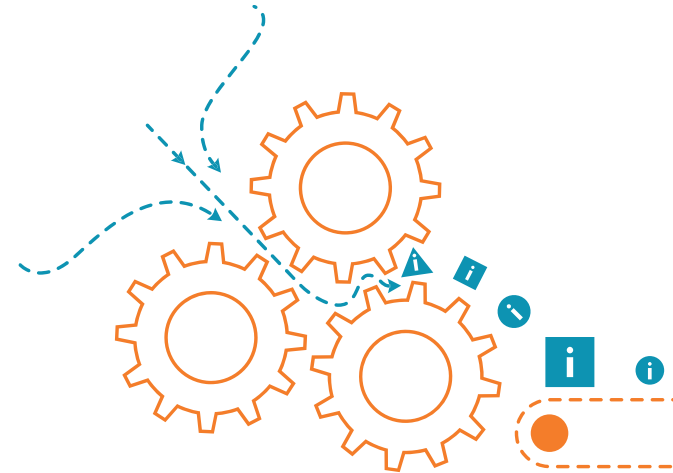
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THREE ANGLES TO THE CUSTOMER

- True to its name, 3D Decisioning Service creates a three-directional angle to the customer :

  1. Credit application

  2. Customer data of the credit grantor

  3. Asiakastieto's credit information and rating services

- It is easy to include the decision rules in the service, and when necessary, they are easy to change.

Data on the credit application

Data on current customers

Payment defaults, rating and other credit data

3D Expert displays:
for cases, which require expert's knowledge.
All collected data in use.
Authorisation levels and Audit Trail.

3D Decisioning Service

Data on the accepted credit decision are provided for the organising of credit.

Credit decision is returned on the online application.

All applications with the data are saved in the analytical database for reporting.

Data on the credit applicant collected at the moment of application

Credit decision: automatically and part with the expert's consideration

Final credit decisions

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CONTACT US AND WE ARE HAPPY TO TELL YOU MORE!

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