

# eDecision™

## **Offering a fast, reliable and cost effective application processing and scoring solution that can be operational within days.**

The ability to react quickly to ever changing market conditions and competitor threat has never been more important. Whether your customers are businesses or consumers, you need to process credit applications quickly, consistently and reliably, thereby protecting your business from bad debt and fraud, whilst maintaining customer satisfaction and loyalty.

Using our vast experience and knowledge of application processing, Equifax has created standard templates and business models to offer an online solution for all but the most complex business processes.

You may need to capture different information depending upon the product offered, or you might want to use a different business policy depending on the risk evaluation. eDecision supports the set up of multiple products with potentially different screen and policy rule selections for each product.

eDecision will provide instant lending decisions with objectivity and consistency and, at the same time, is flexible enough to adapt to your changing business needs.

### **Consistent Decisions Delivered In Seconds**

Once submitted, credit applications are processed automatically through a series

of decision steps, executing the selected rules and models using any combination of application and/or credit bureau data. This automatic process provides instant and consistent decisions, only routing applications to manual review where necessary.

Scalable, component-based architecture facilitates high volume, high throughput transaction processing within a resilient and fault tolerant system.

### **Superior Credit & Fraud Risk Scoring**

Using Equifax's market-leading Risk Navigator Consumer Information system, eDecision has access to the latest and most powerful generic credit score available in the UK, enabling consistently powerful decisions.

For an instant evaluation of a company's performance, eDecision utilises ScoreCheck that delivers a consistent and balanced score on all Limited Companies. And for Non-Limited companies the Equifax automated credit limit is incorporated. In addition, eDecision provides access to the Equifax Protect service, which supplies a company fraud risk rating based on an in depth analysis of the most serious cases of corporate fraud and indicators of credit risk.

### **Access to Consumer & Business Information**

Where insufficient business data is available for business applications, eDecision allows access to consumer data on directors or principals, providing supplementary information to enable the most reliable lending decisions.

[www.equifax.co.uk](http://www.equifax.co.uk)

# **EQUIFAX**

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## Standard Input

We offer a browser based front-end, which uses standard desktop software to perform data capture and present the results of the processing.

## Why Use eDecision?

- **FLEXIBLE CONFIGURATION** – can process rules to support your business process or application types, including both consumer and business data
- **SUPERIOR SCORING & DECISIONING TECHNOLOGIES** – provides access to the most consistent and reliable scoring systems and support for the widest possible range of decisioning technologies, including decision trees and rule-based logic.
- **CONNECTIVITY** – network connectivity can be achieved using any TCP/IP connection, including access over the Internet, utilising Secure Sockets Layer (SSL) encryption for added security.
- **SPEED TO MARKET** – by implementing standard screens and parameterised policy rules, flexibility on product set up is retained whilst allowing deployment of a new system in days from confirmation of order.
- **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.

- **BANK DETAILS VERIFICATION MODULE** – uses the latest details provided by BACS to assist with set up of Direct Debit facilities and/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** – a unique reference number is generated for each application which, combined with online database storage, assists with fast application retrieval at a later date without 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 eDecision**  
**Telephone Equifax on 0845 600 1772 or email consumer.telesalesuk@equifax.com**

## About Equifax

*Equifax Plc is part of Equifax Inc, a global leader in turning information into intelligence. We provide information on businesses and consumers, and offer a range of services to help businesses effectively target and acquire new customers, manage and develop their customer base, maximise revenues and trade profitably. For consumers, Equifax offers instant access to their credit information to help them manage their personal finances.*

## Equifax plc

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