

# Instant Decisioning

With Zoot's Instant Decisioning Solution, you can improve customer experiences, increase account approval rates, reduce fraud losses and decrease data acquisition costs.



Leverage a flexible, nimble decisioning engine that grows with you



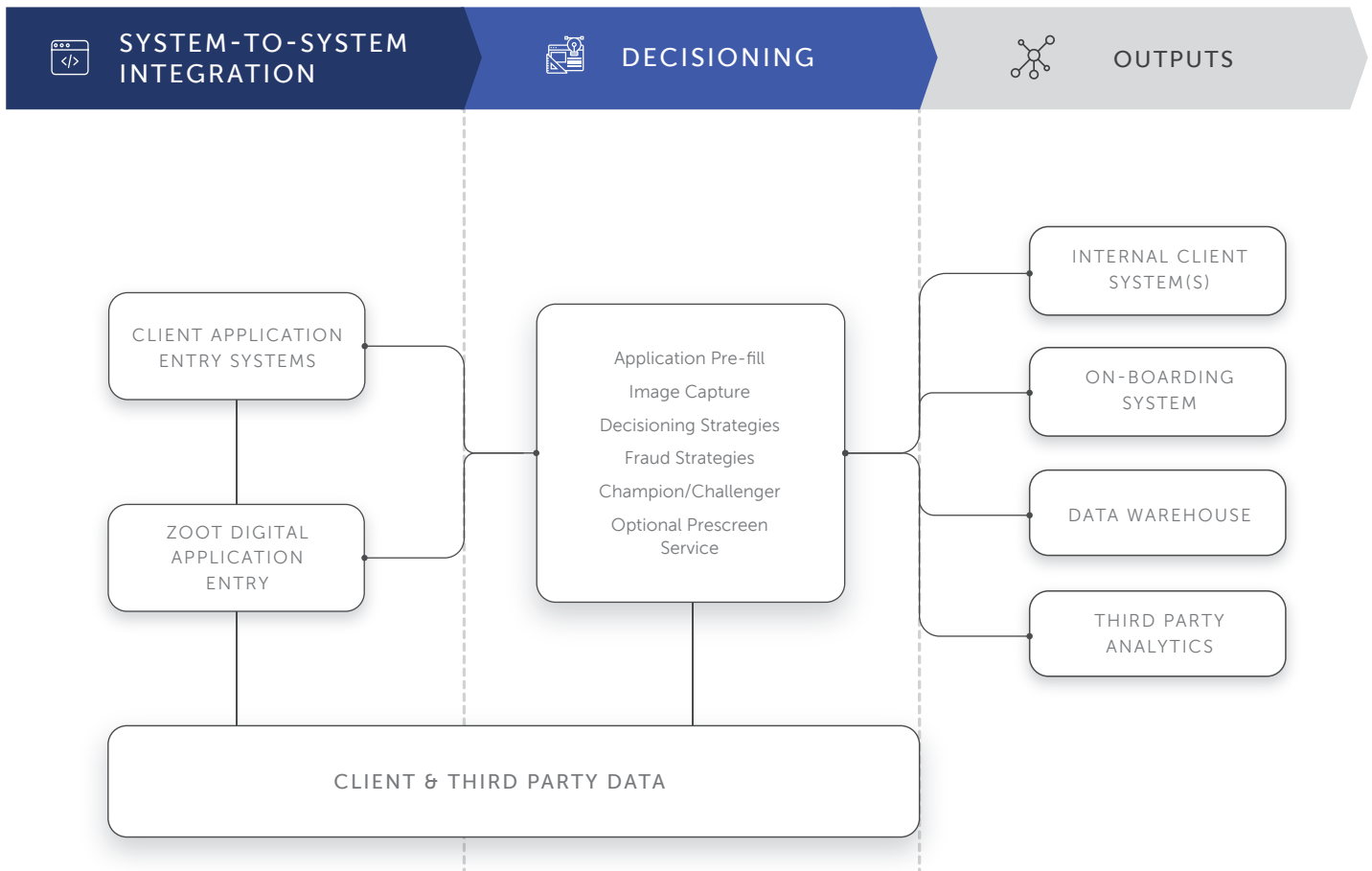
Easily and quickly integrate new data sources and provide easy-to-digest data outputs for related systems



Give consumers the ability to apply for fixed-term installment products at the moment of engagement, whether online or in your stores



Make financing application decisions in milliseconds, regardless of channel, with a reliable engine proven to handle incredible volume



# Embrace a Future-Proof Decisioning Engine That Grows With You

At the core of your financing system is your decisioning engine. That is where your credit, fraud and risk policies come to life. It's where the data from internal and external systems are turned into decisions. It needs to be nimble, flexible and able to adapt to changing market issues and consumer sentiment.

## Access the right data, when & where you need it

With a Zoot solution, you can connect disparate systems to drive multi-channel consistency and differentiate between existing customers and new applicants. Least-cost routing lets you decrease expenses by only calling the data providers when and where you need. Access and augment all of your internal data sources, and use elements from third party providers to develop the specific decision logic that best supports your policies.

## Improve efficiency with automated decisioning

Launch new products, expand into new geographies, target new market segments, facilitate your M&A growth and adapt to regulatory shifts with a modular, nimble decisioning engine. Manage and update policies in a collaborative environment, and test/evaluate models to meet your growth and expansion goals.

## Connect disparate systems quickly & easily

Whether you use XML, JSON, fixed format, segmented, delimited or other formats for your system-to-system messages, you can quickly and easily send and receive information from any internal or external data source. Standard communication protocols include HTTP/S, web services (SOAP and RESTful), IBM Web Sphere MQ, TCP/IP socket, SNA, SFTP and Connect:Direct.

## Eliminate reliance on IT resources

Whether you want complete control of your decisioning engine or you want to partner with Zoot's Professional Services team for ongoing management, you have options. Use the intuitive, drag-and-drop interface to easily and quickly manage your business logic, including rules, workflow, and data and service provider integrations to satisfy market, regulatory, customer behavior and economic shifts – or tell us what you want and we will make it happen.

## OTHER BENEFITS



Improve efficiency by automated decisioning



Detect and prevent application fraud



Deliver a seamless customer experience