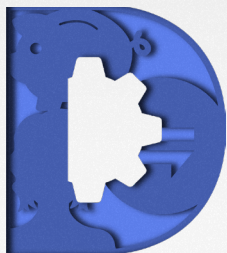# DECISIONING PLATFORM

Buyer's Guide

Decisioning technology has revolutionized the way organizations function. Ultimately, the effectiveness of the decision-making process is a key determinant of organizational success.

Whether automated or manual, decisioning drives outcomes, serving as the foundation of a business's long-term success or failure.

Retain Customers. Reduce Risk. Reach New Segments.

CAN YOUR TECHNOLOGY DO MORE?

When evaluating options, there is no one-size-fits-all solution. It's important to define the functionality essential to your operation.

DATA ACQUISITION

- Single connection to a data portfolio with real-time access to hundreds of product and brand sources- unified within an intuitive, customizable environment.
- Minimize risk and drive growth using actionable data for insights delivered in a comprehensive, enterprise-wide, holistic view.

ORIGINATION

- Accelerate the loan process - from application and credit scoring to servicing provider integration.
- Establish, manage, and modify individual business standards across the entire platform - adapting to marketplace and industry developments in real time.

FRAUD / FINANCIAL CRIME PREVENTION & DETECTION

- Mitigate losses and thwart attempted fraud and financial crimes with enterprise-level, predictive risk assessment capabilities.
- Protect brand reputation while improving the bottom line with real-time integration of big data and advanced analytics.

COLLECTIONS & DEBT RECOVERY

- Identify and simulate strategy adjustments to curb loss, drive profitability, and retain customers.
- Increase recovery rates and improve operational efficiencies with systematic collections process management from pre-delinquency through recovery.
- Drive consistent actions, ensure compliance, and unify the collections processes enterprise-wide.

DECISIONING

- Incorporate score and attributes criteria into data-driven decisioning ecosystem to reduce risk and grow revenue.

  Prospect Decisioning
  - Prescreen
  - Prequalification

  Instant Decisioning
  - Support
  - Simulation

MARKETING & COMMUNICATIONS

- Drive revenue with automated processes across multiple markets, portfolio segments, and communication channels.
- Deliver value across your portfolio while balancing business objectives and constraints for more profitable decisions throughout the customer journey.

Increasing fraud. Expanding competition. Rising delinquencies.

IS YOUR TECHNOLOGY KEEPING UP?

A comprehensive, flexible platform is key to delivering a seamless, personalized, omnichannel experience across the consumer life cycle.

DATA MANAGEMENT

- Automate data acquisition using a single point of connection, comprised of configurable components, to request and process traditional, trended, and alternative data
- Combine internal "on us" data with attributes aggregated from hundreds of third-party data sources
- Identify relationships across data to uncover hidden insights, outliers, and issues for a 360° view across the consumer lifecycle

COMPLIANCE

- Safeguard internal compliance governance
- Meet regulatory capital, data, and reporting requirements
- Confidently leverage alternative data with model testing tools

OPERATIONAL INFRASTRUCTURE

- Reduce reliance on in-house infrastructure resources like hardware, software, and system administration
- Leverage flexibility to operate technology on-premises or in the cloud

COMPETITIVE ADVANTAGE

- Optimize offers and pricing for multiple lines of business
- Increase approval rates

MARKETING

- Grow portfolio by adding, expanding, and retaining customer base
- Target offers across markets, channels, and products
- Identify cross-sell, prescreen, and prequalification opportunities

SCALABILITY

- Support goals across all lines of business and all stages of the customer life cycle with a comprehensive catalog of capabilities that grow with you

Key Considerations

In addition to core functionality, it's important to evaluate the benefits offered by a comprehensive decisioning platform.

- ✓ Speed
- ✓ Automation
- ✓ Scalability
- ✓ Reporting & Analytics
- ✓ Data Integration
- ✓ Configurability
- ✓ UX Interface
- ✓ Security
- ✓ Implementation & Support
- ✓ Flexibility
- ✓ Operational Infrastructure
- ✓ Competitive Advantage
- ✓ Cost Control
- ✓ Market Share
- ✓ Efficiency & Accuracy

DECISIONING ENGINE

- Incorporate score and attributes criteria into data-driven decisioning process to reduce risk, and grow revenue

EFFICIENCY

- Enhance speed, increase accuracy, and avoid errors
- Accelerate processes to reduce loan cycle times and maintain competitive advantage
- Improve performance with increased productivity

RISK

- Reduce losses and mitigate risk with best-in-breed simulation, modeling, customer analytics, and portfolio management

FLEXIBILITY

- Develop unique processes to accommodate thresholds for various scenarios
- Adapt to evolving market conditions with real-time agility
- Configure capabilities to meet unique needs

CONTROL COSTS & DRIVE REVENUE

- Increase wallet share with higher approval, take-up, and retention rates
- Lower operational costs
- Reduce loss rate

INTEGRATED MACHINE LEARNING AND RULES APPROACH

- Complement rules-based decisioning with machine learning modeling to increase accuracy and speed
- Backstop machine learning risk scores with rules
- Test new machine learning parameters with model training for custom rules

CLOUD-BASED ENVIRONMENT

- Emply a secure, reliable, live environment delivering hardware & software updates over the internet

RELIABILITY, UPTIME, SECURITY AND 24/7 CUSTOMER SUPPORT

- White-glove service
- SOC 1 Type 2, SOC 2 Type 2, PCI DSS, and HITRUST audit compliant
- Distributed Processing
- Fail-Safe Code
- Component and Function Redundancy
- Physically & Logically Secure

From Data to Decision®
In Milliseconds.

For over three decades, Zoot has provided advanced decision management and data acquisition solutions for some of the largest organizations across the globe. Our intuitive, comprehensive platform offers tools that help minimize friction, balance risk, manage compliance, increase accuracy, and maximize efficiency.

ZOOT'S COMPREHENSIVE, FLEXIBLE PLATFORM

- Automates decisioning

- Combines configurable, enhanced capabilities with modeling, decisioning and data orchestration

- Uses a single connection point to access "on us" & third party data from hundreds of sources in real time.

- Streamlines workflows to increase productivity, reduce processing times, and lower operational costs

- Operates in a secure, reliable, live processing environment

- Is customizable to your organizations' data and decision requirements

- Offers no- and low-code options

- Delivers billions of decisions annually.

- Provides much more!

Zoot Enterprises, Inc. is a global provider of advanced origination, acquisition and decision management solutions for some of the world's largest organizations. We offer comprehensive and flexible platforms for specific business needs, including loan origination, fraud detection and prevention, data acquisition, and more.

Contact Zoot today to learn more about how our proven solutions solve the most complex credit decisioning and loan origination needs and deliver ROI, while helping mitigate risk.

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