



SMART CREDIT SCORING

...Complete Credit Risk Scoring Solution



A Complete Product Brochure

Prologue

Financial institutions are in business to give credit. But getting it right can be quite complex because problems abound: Inaccurate loan decisions, Long decision time for new applications (express-loans), Delinquency rates are too high, Growing uncertainty with credit risks, Need to improve the way you interact with customers behind on their payments, Need to find out if the scorecard is still trustworthy, Manual access to external data sources prone to human errors and excessive time commitments, Long time-to-market for a new scorecard or a new credit product. Smart Credit scoring is real-time credit scoring system with customizable workplaces. No other credit scoring system software is as easy and fast to integrate into your business processes. You can start automatically processing real-time scoring requests and thus improve your bottom line within weeks. Designed for small and mid-sized financial institutions this scoring system offers optimal configuration of scoring software components, a minimum number of working places, pre-defined business flows and absolutely no unnecessary or hard-to-comprehend features. With the Smart Credit Scoring System you will get the most efficient real-time processing of your scoring requests whether you need them for loan granting decisions or debt collectability prediction. Smart Credit scoring offers a well-organized set of pre-defined efficiency monitoring reports, so you will know instantly if it's possible to improve the accuracy of your scorecard or efficiency of your staff.

The Smart Credit Scoring Edge



- End-to-end credit scoring system, specifically designed to fulfill lender's credit scoring needs.
- Replacing guesswork with science across the credit life cycle and automating decision making.
- Modular design: open architecture and modular scoring software design makes softsmart credit scoring system a custom fit for the customers' business needs
Easy integration and access to production data sources
- Transparent segmentation of powerful scoring functionality fits seamlessly into the
- infrastructure of a credit organization.
Easily integrated into the infrastructure of your banking institution or credit
- organization.
Customized to the organization's specific business needs
- A foremost tool for credit risk rating, evaluation monitoring and modeling

Small
business
banking
scoring

Functional Modules



Retail
scoring

Corporate
scoring



Smart Credit Scoring Features

BETTER INSIGHT

All input data used for scoring is automatically saved in the Smart Credit scoring database along with generated scores, risk segments and actual decisions. So with Smart Credit scoring you immediately start collecting all of your historical data for further analysis and improvement of your scorecards and operations.



BETTER VISIBILITY OF YOUR CREDIT SCORES

Calculated Score, Customer Risk Segment, Loan-to-Value Ratio, Debt-to-Income Ratio, Recommended Decision and other decision specific estimates are conveniently visualized, so you can concentrate easily on the most important aspects, and make your loan decisions with the highest accuracy possible.





Smart Credit Scoring Features

FEWER BAD DEBTS AND HIGHER APPROVAL RATES

Automated statistically based credit risk scoring system; easy-to-learn and fast-to-integrate leads to fewer bad debts and higher approval rates



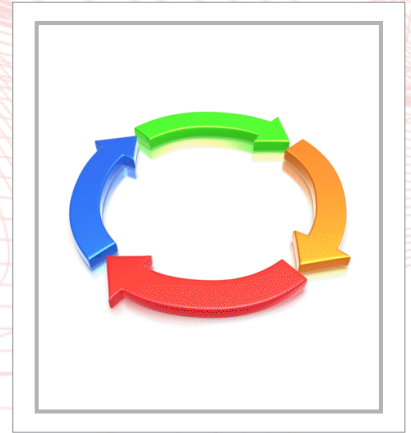
SIGNIFICANT SAVINGS

Full automation of your application processing means Loan-approval time is shortened to just seconds. Significant savings in labor costs.



Smart Credit Scoring Features

- Every new customer is scored immediately – automated scoring decisions
- Personalized front end for both Credit Officers and Heads of Department
- Decision flow is customized to fit your requirements
- Multiple scorecards can be processed
- Automatic transformation of application data to scorecard-compatible format
- Scorecard publication onto your server:
- Using Smart Credit scoring Modeler for newly-created scorecards
- Using a stand-alone application for custom XLS files
- Easily exported and deployable – flexible integration options
- Customizable storage for scoring results: data can be stored in your data warehouse as well as in the Smart Credit scoring Modeler database
- Reliability and quality control
- Easy to configure for accessing external data sources
- Connections to internal data sources





Smart Credit Scoring Modules

RETAIL SCORING <ul style="list-style-type: none">• Score a Customer• View Customer Score• Recommit Rating	SBB (SMALL BUSINESS BANKING) SCORING <ul style="list-style-type: none">• Rate a new SBB Customer• Re-rate an SBB Customer• Rate a New SBB Facility• View Rating (Customer/Facility)
CORPORATE SCORING <ul style="list-style-type: none">• Rate a New Customer• Rate a Facility• Re-rate a Customer• Recommit Customer Rating• Recommit Facility Rating• View Rating (Customer/Facility)	REPORTS <ul style="list-style-type: none">• Credit Scores• Credit Score Summary• Score Weightages

Smart Companies are getting SMART Have Yours?



Smart Manager 5.0 (HRMS/Payroll). Smart Financials 5.0 (Financial Accounting System).
Smart CRM 5.0 (Sales/Marketing Automation System). Smart Supply Chain 5.0 (Supply Chain Management System).
Smart Credit Scoring 5.0 (Credit Scoring System). Smart School 5.0 (Complete School Management System)
Smart PRAFS 5.0 (Payment Request and Fulfillment System). Smart Budget 5.0 (Budget Management System).
Smart Medics 5.0 (Practice Management System). Smart Fixed Asset 5.0 (Fixed Asset Management System).
Smart Collateral Manager 5.0 (Collateral Management System). Smart Dealing Portal 5.0 (Treasury Management System)

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