



Axxiome Banking Decision Engine: Powering Automated Decisions

The Axxiome Banking Decision Engine is a highly configurable solution that enables highly automated processes by integrating different components of the architecture and external parties with its business rules framework allowing quicker, smoother processes.

OVERVIEW

Legacy banking architecture normally relies on manual intervention that creates increased operation costs and lower customer demand, which in turn puts banks in difficult situations. In today's market customers demand quicker and simplified processes, forcing banks to be more effective, flexible and to effectively provide smoother processes as a way to gain customer loyalty and retention.

The Axxiome Banking Decision Engine is a solution that provides banks the ability to automate different business processes by facilitating the creation and management of business rules in a simple manner, while also providing pre-defined interfaces that integrate to external entities, such as credit bureaus, in order to obtain the information needed for a decision to be made automatically. With the Axxiome Banking Decision Engine banks can enhance their customer's experience by allowing, for instance, smoother origination processes with less human intervention, reducing the time needed to fulfil an application.

The Axxiome Banking Decision Engine also provides banks a way to automatically segment customers through analyzing information received from the credit bureau, and providing applicable, relevant offers to that particular customer, which reduces application times and the associated costs significantly.

The Axxiome Banking Decision Engine is built using SAP technology, underlying the engine are solutions such as SAP Business Rules Framework Plus (BRF+) © and SAP Decision Management Service ©. These solutions provide the Axxiome Banking Decision engine with a powerful framework to manage, integrate and distribute rules across the different components of an IT Architecture.

GENERAL FACTS & FEATURES

- Highly configurable
- Rules distribution capabilities (allowing rules to be executed in different components of the architecture to enhance performance).
- Best in class integration capabilities with standard interfaces that are available out of the box.
- The Axxiome Banking Decision Engine can also be integrated to other Rules Frameworks of the architecture.

BUSINESS VALUE

- Automate business processes to enhance user and customer experience
- Distribute rules to enhance performance
- Minimize IT involvement and time investment in rules' management
- Ready-to-use platform through the use of predefined interfaces or easily adapt them to your needs
- Manage highly complex decisions faster
- Offer customers only those products they will be benefitted with
- Have quickest and better performing Customer and Account Origination Processes
- Reduce error rates by minimizing manual intervention.

ABOUT AXXIOME

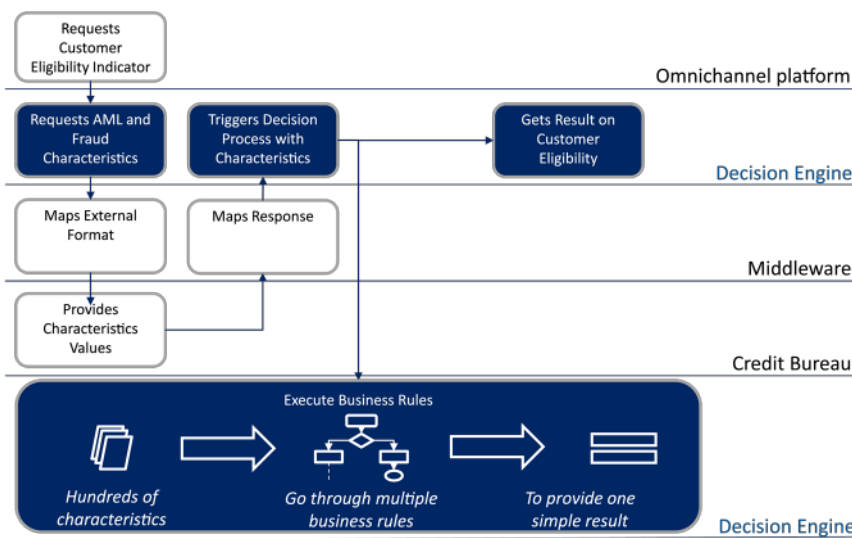
Axxiome is a global solutions provider for the financial services industry with operations in Europe, North America, Latin American, and Asia Pacific. Axxiome excels in linking legacy banking platforms with modern solutions and is considered a leader in banking and insurance transformation projects across the globe. Axxiome's professional consultants are experienced in technical and advisory services and bring innovation and knowledge to customer projects.

Axxiome offers Axxiome Banking, a digital platform, that follows industry best practices and delivers pre-engineered and rapidly deployable end-2-end banking solutions to customers, which minimizes the impact and interruption to operations and business processes.

To learn more about Axxiome and the complete suite of offerings and services, visit www.axxiome.com

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DECISION ENGINE PROCESS FLOW



The graphic above shows the flow of information automatically managed by the Axxiome Banking Decision Engine. This particular example shows the process of determining a customer's eligibility based on external information obtained from a credit bureau service provider. The rules and characteristics are fully configurable in a user friendly way. The boxes in grey are executed within the Decision Engine.