

ARBES DE DECISION ENGINE

SOLUTION FOR THE AUTOMATION OF DECISIONS AND RISK MANAGEMENT

WHEN TO IMPLEMENT ARBES DE?

- Do you need an online or batch scoring/rating (credit bureau, fraud, behavioral, collection) of your clients?
- Do you want automatic evaluations of business regulations (online decision-making, calculations, segmentations) and strategies during decisions?
- Do you want decision-making rights to be fully set-up by the users?
- Do you need optimization of your evaluation strategies (what-if, champion-challenger)?

ARBES DE is based on a solution from SCHUFA Decision Support System (DSS), which was designed as a typical Decision Engine. With a user-friendly GUI

it is possible to implement standard risk management methodology based on business rules, calculations, scorecards.

Additionally, natively implemented tools for champion challenger and „What if“ analyses are implemented in ARBES DE. ARBES DE offers many methods of use – from online processing of strategies and rules in real time through to batch evaluations via „batch file processing“.

The system has been implemented several times, is certified in specific banks and complies with Basel II and III regulations.



ARBES Decision Engine (DSS)

ARBES DE contains dozens of functions for working with data, strings, logical and mathematical calculations. Calculation functions delivered in the system can be extended by the client to include own calculations implemented as classes in Java without the need to re-compile the application.

APS – credit request approvals

Portal Simulation – simulation of loans for an anonymous client on the web portals

Fraud – application for fraud rules and score, fraud check

EWS – early warning system, client financial health evaluation

KYC – automatic update of data and information on the client portfolio

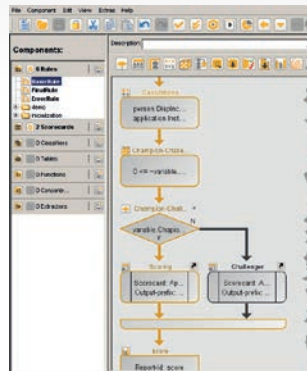
Collections – collection of receivables

Thanks to ARBES DE the organization has support for decision-making processes when approving applicants for financial services as well as others (including x-sell, up-sell processes), financial analysis calculations, risks, payment schedules or costs for a loan with the business rule set that will determine further processing

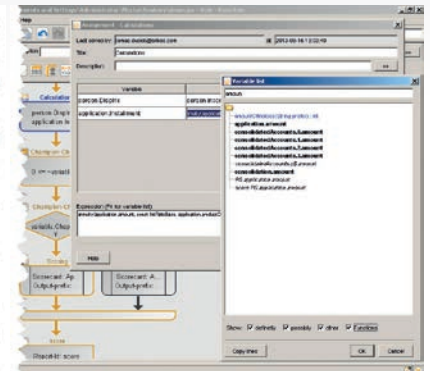
ARBES DE

ARBES DE – MAIN ADVANTAGES FOR YOUR BUSINESS

- Very short implementation period
- Participation of business analysts and risk managers for the implementation and set-up of rules (following training)
- Lower dependency of users on IT – decision-making rules are set via the graphic interface and simple expressions without the need for IT or the supplier
- System performance and short response time (in a number of milliseconds)
- Advanced What-if and Champion-challenger methods
- SOA platform (webservices, JMS or connection directly to TCP/IP port)
- Language localization (Czech, German and English versions)
- Not dependent on OS (MS Windows, Linux, Solaris, ...)
- Individual storage of decision-making rules for the entire organization



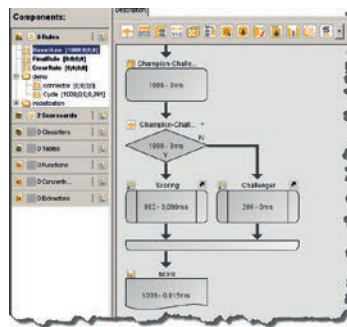
Workflow with a displayed path of one request through the system.



Editing an expression with a selection of a variable from the data repository.

ARBES DE – EXAMPLES OF USE

- Approving applicants for financial services as well as others such as loans, leasing, credit cards, insurance etc. (APS, Portal Simulation)
- Monitoring client portfolios, financial health, loan portfolios, credibility evaluations Recalculations of commitment, values for loan guarantees, etc. (EWS, KYC)
- Decreasing the risk for internal or customer fraud, individual as well as organized
- Automation of the collection process
- Processing pre-approved offers for clients



Statistics of processing and displaying the division of a batch between a Champion scorecard and Challenger with the processing duration.

Variable	Old value	New value
application.in...	<empty>	222.31005330
person.Dispnc	<empty>	1874
application.a...	12000	12000
application.br...	1112	1112
application.cu...	8142	8142
application.in...	<empty>	222.3100533...
application.pe...	72	72
application.pe...	3	3
application.re...	2	2
const.intRate...	10	10
const.LifeIn...	100	100
const.LifeMin...	80	80
person.age	48	48
person.Dispnc	<empty>	1874
person.exper...	200	200
person.idIn...	AD123456	AD123456
person.idType	2	2
person.idVal...	4.5.2010	4.5.2010

DSS Test center is part of the designer. Testing modifications can be carried out by a batch evaluation or a step-by-step check of calculations. Testing data can be supplied or questions from the production environment can be used.