

# Decision Engine

Reliable automatic  
credit decisions



# What is CRIF Decision Engine?

The CRIF **Decision Engine** enables business users to create a preconfigured or fully customized decision process by directly managing decision strategies and scorecards and authoring rules with zero coding.

With the **Decision Engine**, business experts can use a wide spectrum of data to create sophisticated strategies that can serve multiple segments managing end-to-end decision logic.

# Main Features of CRIF Decision Engine?

- **Multitenant** SaaS available
- **Custom** decision process
- **No-code** implementation
- **Scoring** & Rating modules
- **Decisioning module** implementation
- **Strategy** automation
- **What-if** analysis
- **Basel II** compliance

## Key Performance Indicators



# Why use CRIF Decision Engine?

-  Operational cost reduction
-  Speed of change
-  Standardized and centralized decision
-  Cost of risk under control
-  Decreased risk exposure and application fraud
-  Compliance readiness
-  Reduced time to cash