



Apex Eligibility and Scoring is a proven decisioning solution for organizations offering credit, such as credit card issuers, telecommunications companies, energy and healthcare providers. It incorporates all the necessary functionality to make sound judgements about offering credit-based products to consumers.

Growth in credit applications means that financial institutions and other businesses need dependable and robust data about a customer's ability to repay loans on time. Apex Eligibility and Scoring is a powerful tool during the customer acquisition and credit application process for new customers, as well as for making complex cross- and up-selling decisions. It is based on a highly-flexible rules engine, profiling of customer attributes and a variety of scoring mechanisms including Bayesian analysis. By automating this part of the application process, the Apex Eligibility and Scoring solution allows businesses to make better-informed and prompt decisions about extending credit, reducing the impact of bad debt provision and improving customer relationships and profitability.

KEY FEATURES

- Rules-based behavioural scoring
- Machine Learning based scoring
- Scenario modelling
- Integrated credit checks

EMPOWERING EVOLUTION

- Flexible and reliable credit decisioning allows organizations to benefit commercially from the growth in credit applications, without taking undue risks
- The ability to better know your customer is becoming more and more important for good governance and making responsible lending decisions
- Behavioural profiling of customers contributes to detailed segmentation for more effective marketing, assisting with selection of recipients for special offers and new products
- The ability to apply consistent, organization-specific rules to the credit decisioning process permits strategic flexibility to independently determine the appropriate risk level
- Alleviates the administrative effort, thereby reducing costs of customer acquisition and servicing and enhancing employee productivity

TECHNICAL ESSENTIALS

- Flexible rules engine can be configured to match the accepted risk parameters of individual credit providers when handling complex decisions and rules-based flows
- Machine learning technology is trained using large historical data sets to increase accuracy of scoring
- Dynamic data loader receives CSV (or other format) files of customer transaction history and account information into the behavioural scoring engine
- Scenario driven model takes account of customer attributes with different assigned weightings to calculate a score
- Repayment ability model also takes account of other variables including Credit Limit, APR and customer demographics such as: Age, Gender, Marital Status, Annual Income, Education Level, Industry Sector, Employment and applies Machine Learning to predict the behaviour of the customer and her/his score.



THE APEX[™] ADVANTAGE

The Apex Suite of software products from eMcREY is designed to address the specific requirements of local and regional markets by complementing the best-in-class products and solutions we implement from our major global partners. Apex products allow our clients to maximise business opportunities and operational advantages by providing the precise functionality they need to stay competitive, customer-focused and compliant.

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APEX[™]
CMS

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CREDIT+

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ELIGIBILITY
& SCORING

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INVENTORY

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