

HIGHLY CONFIGURABLE BUSINESS PROCESSING

SMART SOLUTIONS CREATE SYNERGY



CRIF Synergy offers trusted decision and analytic software solutions that help many of the world's largest lending and credit companies make smarter, real-time business process management and risk decisions.

Think of CRIF Synergy, formerly Magnum, as a blank canvas for your credit decision process. Whether you need credit data access, credit scoring, a streamlined loan origination process or a completely configurable loan application processing system, our software products create the synergy that lenders need to maintain a competitive edge.

All of CRIF Synergy's financial services software solutions deliver:

CONTROL

- Our designer components provide autonomy and independence - no reliance on vendor for modifications
- Configurations are performed within the designer and delivered to the engine for execution

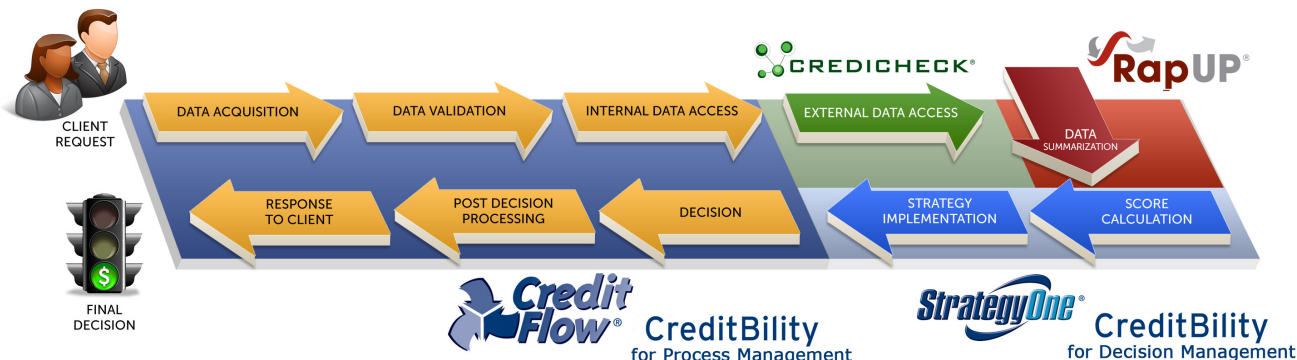
FLEXIBILITY

- Integrated business intelligence tools to monitor behaviors
- Apply unique business process and/or logic by customizable segmentation

TIME TO MARKET

- Most changes are configured by non-IT personnel
- Testing tools are integrated to aid in timely and quality validations

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SOLUTIONS THAT HELP YOU GIVE CREDIT WHERE CREDIT IS DUE.

CreditFlow and Process CreditBility - Business Process Management System

Built on a service-oriented architecture and made to streamline the customer acquisition process, CreditFlow connects all of the necessary people and systems while meeting the end-to-end needs of your credit application process. And, it supports loans, credit cards and other financial products for consumer and business markets.

Through easy-to-use, web-based reporting tools, Process CreditBility allows you to leverage the wealth of information gathered by CreditFlow to discover process improvements, track key performance indicators, analyze trends, identify best practices and make better business decisions.

StrategyOne and Decision CreditBility - Business Rules Management System

By integrating the strategy design, execution and monitoring elements of the decision management process, StrategyOne enables your organization to identify the right targets, increase customer loyalty, boost sales and profits, manage risk and implement business and regulatory policies and procedures.

Decision CreditBility is the business intelligence companion to StrategyOne, allowing users to analyze business events. This convenient data analysis tool comes with a "plug and play" reporting structure that can be customized to meet your business decision needs.

CREDICHECK - Data Access System

Over 30 years ago, CREDICHECK became the first solution to provide CPU-to-CPU access to U.S. credit bureau data. As the industry leader in providing high-speed, reliable data access for risk decisions, CREDICHECK is the solution used for nearly one-fourth of all U.S. credit reports pulled each year.

CREDICHECK formats your common inquiry to the specifications of the desired data source, retrieves the data and transmits it back to you, formatted for your use. CREDICHECK accesses all major U.S., Canadian and Mexican consumer and commercial credit bureaus, and many other U.S. and international data providers.

RapUP - Characteristic Development System

With RapUP, risk and credit analysts can easily create and modify the characteristics used in the decision process in a desktop-based design application. RapUP provides an easy-to-use design tool for the development of scoring characteristics, and the implementation of the characteristics into the decision process; no IT programming required.

RapUP also features two companion products, the RapUP Attribute Library, featuring over 600 normalized attributes based on credit bureau data, and the RapUP Test Facility, which lets you test your data analysis and scoring characteristics, right at your desktop.

Experience the benefits of a full suite of industry-leading lending software components working in sync. Get your lending processes to work in synergy - contact us today to schedule a consultation!