

# FitLogic | Better decisions, everywhere.

## Unlock Opportunity in Every Decision.

Credit-issuing businesses make thousands of decisions every day. Across every decision area, there are opportunities to improve outcomes while controlling risk. Organizations need technology that enhances decision outcomes, ensures compliance and streamlines operations to stay ahead.

FitLogic is a powerful decision rules engine created by C&R Software. It is a decisioning platform that combines powerful predictive and advanced analytics with a visual user interface for technical and business users alike. Make every decision smart, context-aware, and informed.

## Decision and rules management made simple.

The power of FitLogic gives business users and technical users equal opportunities to improve decisions and rules. Sleek graphical user interfaces simplify decision rules, making them visual. Coupled with a configurable, open platform that ingests data from virtually anywhere, then infinite opportunities emerge to optimize decisions. As a standalone, cloud-native solution, FitLogic can operate just as well in originations as it can in collections and recovery.

## Technology that presents opportunity.

FitLogic ingests data from anywhere you want. Leverage your own models, or external credit scoring models to accurately assess risk and monitor compliance. With real-time processing, this is all completed in microseconds, ensuring the best available data informs decisions, as they are being made. Reporting is easy, too. FitLogic's drag-and-drop dashboards make monitoring performance and compliance hassle-free.

Simulations make the impact of decision rules changes easy to visualize and prepare for. This empowers teams to take control of their decision outcomes and realize credit-risk strategies with unprecedented control. You're able to run simulations, in both test and production environments, monitor decisions in real time, configure notifications and automate monitoring.

## Unlock more opportunity with a modern decision-rules engine

Put your customers first with a decision-rules engine that makes decisioning instant and relevant. Unlock opportunities to act swiftly on new information, ease your compliance burden and control risk.

- ✔ Make decisions in real-time, based on the best live data available (from anywhere).
- ✔ Simulate and monitor the success metrics of every decision with future simulations and live dashboards.
- ✔ Visualize all decisions in an easy-to-audit and, importantly, an easy-to-understand graphical interface.
- ✔ Make decision-rules accessible and strategic, bring teams into alignment and collaborate seamlessly.

## Achieve better outcomes, powered by real-time tech.

Legacy decision-rules engines are yesterday's news. FitLogic revolutionizes credit-risk management with a solution that is adaptable, efficient and smart:

- ✔ Be strategic with faster, more agile implementation, that does not depend on technical users.
- ✔ Leverage advanced algorithms, machine learning and AI to directly improve decision logic and outcomes.
- ✔ Cloud-native technology handles high-volume decisions effortlessly, securely and scalably.
- ✔ Make faster strategy changes to continually improve and adapt performance across the credit-risk lifecycle.

# Credit-Risk Decisioning and Rules, Meet FitLogic.

Unlock opportunity and control risk across the entire credit-risk lifecycle.

## Originations

### Loan originations

Issue immediate approvals and leverage real-time risk models to make smart strategic decisions. Accelerate approvals to improve customer experiences and grow account volume while controlling risk.

### Pricing optimization.

Combine first-party data with third-party data, such as from a credit bureau, to optimize price offers to your new customers. Make decisions based on live market conditions and launch price test initiatives to win more business.

## Collections and Recovery

### Pre-delinquency

Detect vulnerable customers before they become delinquent. Ingest data from everywhere to uncover signs of financial distress, act early and prevent customers from missing payments.

### Collections and recovery

Real-time data and insights helps remedy delinquent accounts and guide customers through financial hardship. Take customers through personalized treatment plans based on their history and other factors.

## Customer Management

### Manage insurance claims.

Assess and manage claims at scale by building rules based on predictive analytics. Use data from third-parties and machine learning to intelligently manage the decisioning process. Categorize, label, and action claims automatically, revising handling strategy as needed

### Make marketing recommendations & offers.

Provide added value to your existing customers, and suggestions to cross-sell and upsell new services. Configure rules that use real product usage data to determine who, when and what products maximize conversions.

### Act on fraud.

Use advanced analytics to identify patterns that indicate fraudulent or suspicious activity. Combine this with rules that trigger workflows to prevent fraud. Incorporate data in real-time to make timely, smart decisions that actively prevent fraud and protect your customers.

Use cases in lead generation, marketing, document management, ID verification, anti-fraud and much more.

## Next-Gen Decision Management | Let's get started.

To learn more about implementing FitLogic for better decisioning, contact [johnmcmahon@crsoftware.com](mailto:johnmcmahon@crsoftware.com) or [inquiries@crsoftware.com](mailto:inquiries@crsoftware.com).