



# DecisionEdge | Application Manager

Automated decisions. Expert decisioning.  
Improved credit management

Automate your credit application process with Application Manager to accurately assess the creditworthiness of a business, comply with legislation and effectively make the best, most consistent credit decisions.

## **Streamline your processes**

Application Manager applies sophisticated analytics and rules based models to multiple data sources. From capturing application information to recommending a decision, Application Manager automates the entire process for you.

## **Formalise your credit policies and improve turnaround times**

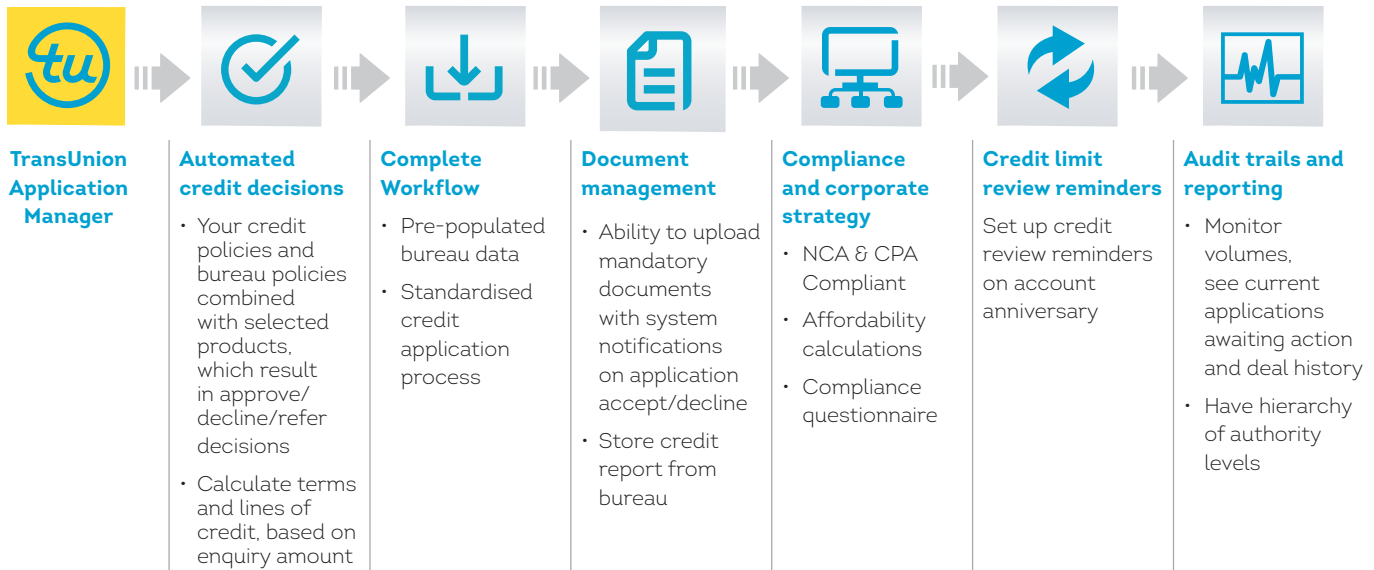
Ensure your credit policies are being consistently

executed across your enterprise. Application Manager makes it easy to formalise and centralise your credit policies and then roll them out to branches.

## **Application Manager: Benefits**

- Safely speed up the credit application process
- Save valuable time and reduce risk to increase profits
- Automate the entire application process—from application capturing to recommended decisions based on your credit policy
- Comply with legislation and good governance standards
- Make the best, most consistent credit management decisions based on your credit policies
- Improve communication with your clients

## Features: Application Manager



### Improve reporting and governance

Application Manager is NCA and CPA-compliant, allowing for improved reporting and good credit governance. It also provides an audit trail of documents and decisions.

### Automated decisions begin with Application Manager. It allows you to:

- Extract a credit report from the bureau based on your parameters
- Implement standard rules
- Calculate the terms and lines of credit, based on the enquiry amount
- Make decisions based on the most up-to-date credit policies
- Generate an approve/decline/refer decision
- Communicate electronically to the customer

### Big or small—we have a hosted solution that meets your every need

Application Manager is a web-enabled, hosted solution that grows with your business.

### Powered by TransUnion DecisionEdge

TransUnion DecisionEdge helps you to incorporate and act on unique insights into consumer behaviour, preferences and risk to drive profitable growth. We deliver an integrated suite of decisioning solutions that empower you to employ strategies for acquiring new customers and expanding existing relationships. These solutions can be quickly configured or expertly customised to meet your specific needs.

**LEARN MORE ABOUT HOW DECISIONEDGE APPLICATION MANAGER CAN HELP YOU MAKE BETTER CREDIT DECISIONS. PLEASE CONTACT YOUR TRANSUNION REPRESENTATIVE:**

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