

Manage your portfolio and customers using state of the art data, analytics and software, spending more time on credit strategy and less on worrying about implementation. *SmartScore+* has been specifically designed to help lenders manage customers and accounts in an efficient, effective and profitable way, irrespective of the size and complexity of the portfolio.

The value to a lending business from managing credit strategy is in developing actions appropriate to a customer's performance. Implementing the actions is a necessary part of a credit team's activity but the simpler and more reliable that this process can be made then the more effort can be put into monitoring and improving the strategy.

SmartScore+ provides all the tools needed to put credit strategy in place quickly and accurately, both for initial set up and for ongoing maintenance, under business user control. Pre-configured options can be implemented or fully bespoke solutions can be developed according to resource and budget. This, together with a range of hosting options, ensures that a cost-effective behaviour scoring system can be delivered for both larger and smaller portfolios providing;

Full integration with credit bureau scores and triggers

Positive data reporting presents a challenge and an opportunity, both of which can be addressed with *SmartScore+*. IRP's customer management solution is designed to be configured with credit bureau data, scores and events out-of-the-box. To match this operationally, *SmartScore+* can be configured to run on a periodic cycle (typically monthly) or be event driven to allow the benefits of positive data to be fully realised for account and customer management.

Drag and drop configuration

The graphical *SmartScore+* Studio allows most segmentation and actions to be set up using drag and drop making the system easy to use and understand. For more complex actions or derivations of data a fully validated scripting capability is provided.

User controlled scores, strategies and data management

Providing full business user control over segmentation, scoring and strategies *SmartScore+* gives users full access to the data derivations used for scoring and segmentation. If a new piece of derived data is needed for a new strategy then, provided the base data is available on the input or in the integrated performance history database, the new field can be implemented by the user.

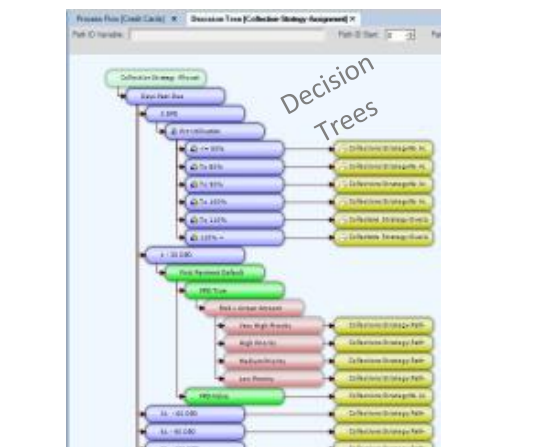
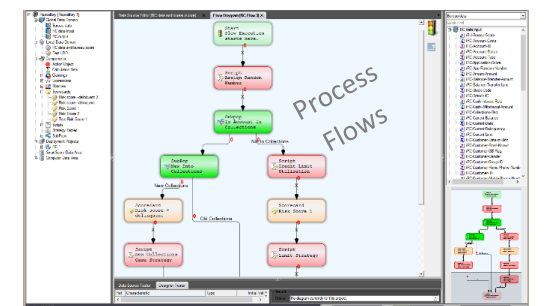
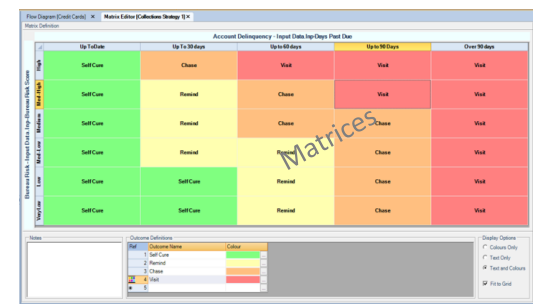
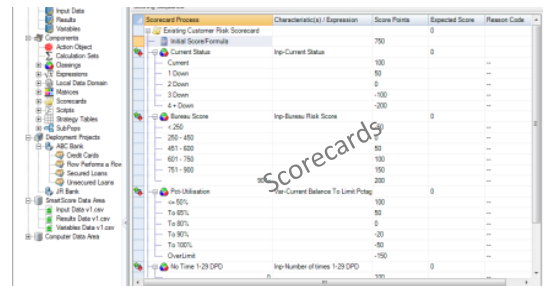
Built-in validation, testing and simulation

Each component of a decision process is individually validated and tested during the design and build. Embedded in *SmartScore+* is the capability to interactively step through and execute the decision process and see all data input and results. In addition, the result of a particular segmentation can be evaluated by running one or more test files through a decision tree on the desktop without the need to run the system live.

Software, hosted or cloud implementation options

SmartScore+ can be implemented one of a number of ways to meet a Lender's IT requirements. This includes the option to process in the cloud.

- Derives predictive characteristics
- Calculates behaviour scores & risk grades
- Fully configurable process flows
- User defined decision trees
- Supports champion challenger strategies
- Configurable action screens
- Built-in simulation & touch point testing
- Fast and efficient execution engine
- 'What-if' scenario testing
- Integrated with credit bureau scores & alerts



SmartScore+ provides the following capabilities;

- Behaviour scoring for risk and other objectives
- Compliance e.g. Basel PD, LG EAD etc.
- Comprehensive portfolio segmentation
- Advanced data derivations
- Management of account history data through SmartScore+ Studio
- Fully configurable output parameters (e.g. risk, collections etc.)
- Manual and batch file testing of components
- Versioned strategy deployment to support auditing
- Run time control panel
- Run time statistics and comparison reports



Key Features include;

Activity Logging	SmartScore+ writes all activity with date & time stamped messages to a log file
Audit Trail	SmartScore+ records the changes made to the configuration along with the user making the changes
Auto Mapping	Intelligent automatic mapping of source file fields to the data definitions provides a starting point for data set up
Components	Comprehensive component set for creating decision trees including portfolio population splits, scorecards, data derivation, parameter tables and action objects
Data Viewers	All files can be opened and browsed using text and hex viewers with easy navigation throughout the file
Expression Calculation	Over 80 operators and expressions available for calculating new expressions, including, standard operators, maths functions, String manipulation, date transforms
Help And User Guide	A full user guide is provided in PDF format that is also accessible from the system menu
Licensing And Setup	SmartScore+ comes with a 21day grace licence after which the software will not run without a license
Login & Security	User access is controlled via a username and password or via Active Directory. Users can be given access to the following levels: Design (full access), Maintain, Read
Report Generation	Reports that can be generated from SmartScore+ include; monthly volumes, score / risk grade distributions, roll-rates, key characteristic analysis, distribution of key outputs (e.g. account limits)
SmartScore+ Engine	Efficient batch processing engine which performs data management and live strategy execution
Strategy Print	PDF documentation of all strategy components for recording and review
Testing	Data files can be run through decision trees prior to deployment to validate against anticipated results
Versioning	Full versioning of all components is maintained to allow change tracking

SYSTEM REQUIREMENTS

- Intel x86- 32/64, 4GB RAM
- Windows XP SP3, Windows 7 or 8, Windows Server 2008 / 2012
- 10 GB free disk space (not including input and output data)