

# Core Decision™

## Overview


Core Decision is a highly sophisticated, cloud-based, rules engine that converts complex data sets into meaningful insights. With infinite configuration options, Core Decision streamlines endless business rules and processes so that you can automate more of your interactions with customers, suppliers and products.


Core Decision is built with flexibility and control at its core; real-time assessment and code-free changes mean you can make better decisions sooner.


## Features


- ✓ **Custom rules:** configure rules to any specification using custom flows, calculations, scorecards and matrices (rather than modular units)
- ✓ **Product specific rules:** create product specific decisions to allow for different product characteristics and different risk appetites
- ✓ **Multiple streams:** create different rule sets for different products/purposes or utilise streams for A/B testing
- ✓ **A/B testing:** run multiple rule sets simultaneously to compare results
- ✓ **Low code:** rules are configured in a web-based expression editor (rather than in code) for real-time modification of rules
- ✓ **KYC checks:** implement bureau checks and run rules and scorecards to assess their risk profile
- ✓ **AML checks:** implement identity checks and rules to ensure validated identity
- ✓ **Real time changes:** manage risk better by making changes to rules in real-time
- ✓ **Scorecards:** use a variety of information including bureau and identity results to score your customers
- ✓ **Risk based pricing:** price customers based on multiple variables including their risk profile
- ✓ **Visualisation:** visualise the entire decisioning process (or just a portion of it) instantly, using flow maps and tree diagrams
- ✓ **Batch testing:** run tests simultaneously, and view results immediately, with the ability to compare multiple rule sets against a variety of expected outcomes
- ✓ **Version control and auditing:** track changes to any/all decision trees using side by side comparison to isolate changes


## Custom Rules - Flow


Dashboards 


Core Scorecard 


Core Decision 


Decision Trees 


**Decision Nodes** 


Decisions 


Parameters 


Return Parameters 


Micro Decisions 


Streams 

Variables 

Version Controls 


Admin 

IDMatrix 

Matrices 

**Decision Node**


DecisionTree

TestApprove 

ParentId

0

Type

Flow 

[New Decision Node](#)

Filter Odata

```
1 ((loan gt 1) and (appVerified eq true))
```

```
1 [
2   ["loan", ">", 1],
3   "and",
4   ["appVerified", "=", true]
5 ]
```

And +

- x loan is greater than 1
- x appVerified Equals true

## Custom Rules - Scorecard


- ☰
- Core Scorecard
- Scorecards
- Scorecard Properties
- Scorecard Bins
- Customer Scorecards
- Core Decision
- Admin
- User Profiles
- User Preferences
- Dashboards
- Roles
- Client Message Queues
- Reports
- Logs
- Scheduled Tasks
- Dashboards

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Customer Scorecard

Name

Soft Score



Scorecard

101-hi	91-100	61-90	31-60	-9999-30	-10000
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0	1	2	3-4	5-195	196
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## Custom Rules - Matrices

- ☰
- Dashboards
- Core Scorecard
- Scorecards
- Scorecard Properties
- Scorecard Bins
- Customer Scorecards
- Core Decision
- Decision Trees
- Decision Nodes
- Decisions
- Parameters
- Return Parameters
- Micro Decisions
- Streams
- Variables
- Version Controls
- Admin
- IDMatrix
- Matrices
- Credit Risk Matrices
- Credit Risk Instances
- Matrices**
- Matrices Parameter
- Hem Matrices
- Postcode Exclusion Matrices

HEM2018

### Matrix

Name:

Matrix Type:

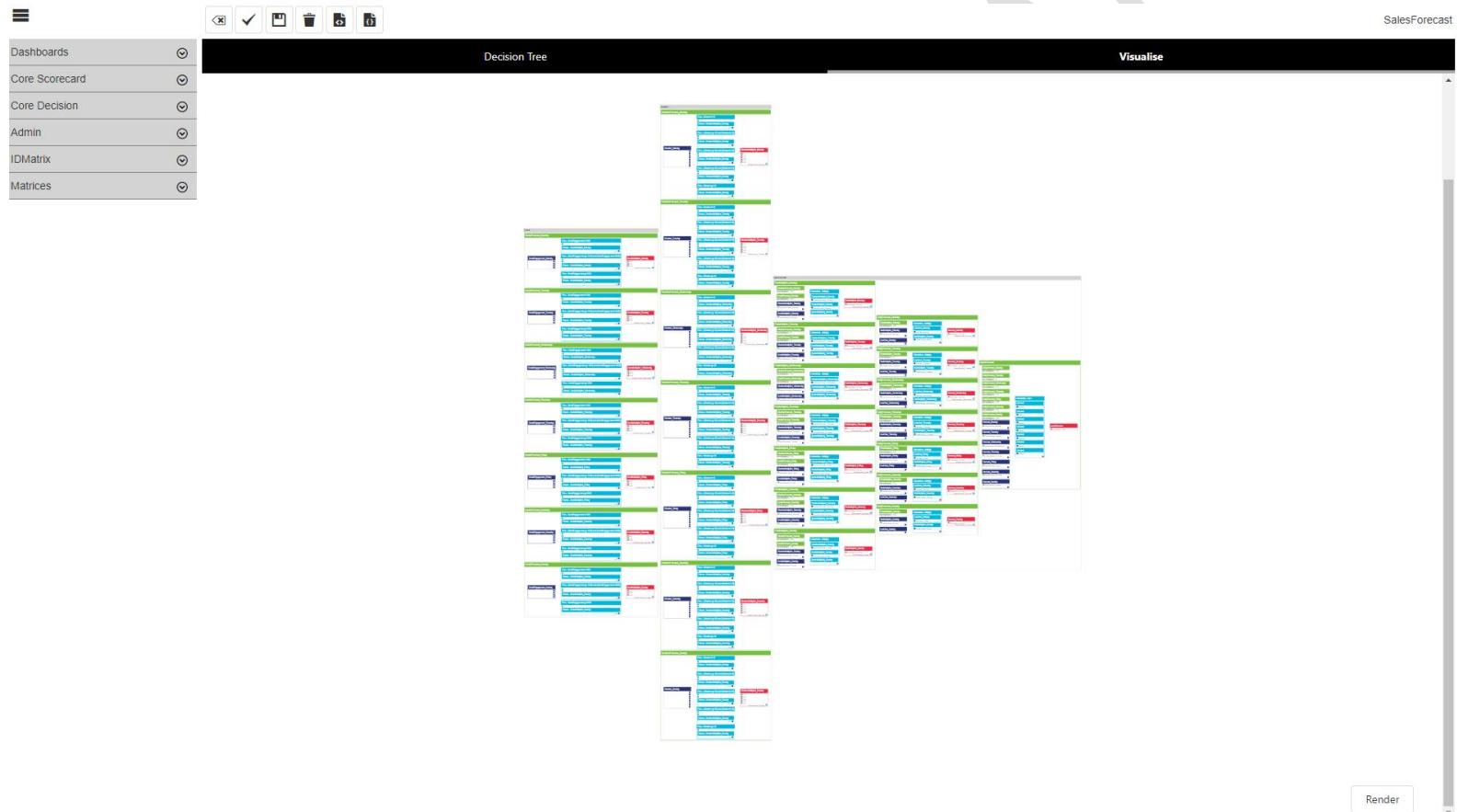
### Matrices Parameter

Id	Name
4	region
5	dependants
6	annualNetIncome

### Hem Matrices

Id	Region	Dependants	Min	Max	Daily HEM	Weekly HEM	Monthly HEM
22282	Australia	0	0.0000	21000.0000	35.5714	249.0000	1081.9643
22283	Australia	0	21000.0100	29383.0000	37.2857	261.0000	1134.1071
22284	Australia	0	29383.0100	36683.0000	39.5714	277.0000	1203.6310
22285	Australia	0	36683.0100	43903.0000	42.7143	299.0000	1299.2262
22286	Australia	0	43903.0100	50303.0000	47.5714	333.0000	1446.9643
22287	Australia	0	50303.0100	64658.0000	55.0000	385.0000	1672.9167
22288	Australia	0	64658.0100	77453.0000	64.5714	452.0000	1964.0476
22289	Australia	0	77453.0100	89973.0000	72.2857	506.0000	2198.6905
22290	Australia	0	89973.0100	102783.0000	85.0000	595.0000	2585.4167

## Visulisation



## Version control

☰
Ex + All
 Edit Mode

✖ 🔄 📄

	↓ Id	DecisionTree ▼	Diff Type ▼	Compare Date ▼	Patch ▼	Snapshot ▼	Linked Server ▼	Remote DecisionTree Id	Database Name ▼	Comment ▼
<input type="checkbox"/>		Q	Q	Q	Q	Q	Q	Q	Q	Q
	5	CreditDecision	LocalPatch	29/05/2019, 5:36 am		24/01/2019 4:09:59 AM		2074		
	4	CreditDecision	Snapshot	24/01/2019, 4:09 am				2074		Baseline

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