Risk Modeling & Decisioning

Modernize risk across the organization with a trusted solution for managing analytical models and decision strategies from a proven industry leader in analytics for banking

Why customers use SAS

- Improve your ability to predict risk in real-time

- Confidently make complex decisions at speed

- Deliver a better banking experience to your customers

- Modernize risk across the organization

Consistently make the right risk-related decision

Real-time risk-based decision-making is essential to meet customer needs. Banks must harness the power of predictive analytics to ensure continued success in a highly competitive market.

Combining the capabilities of SAS Risk Modeling with SAS Intelligent Decisioning.

The SAS solution combines the data management, model development, deployment and monitoring capabilities of SAS Risk Modeling with the intuitive decision-process design and rule-set management capabilities of SAS Intelligent Decisioning. This gives organizations a repeatable, auditable and transparent method to develop and manage risk models and decision strategies.

DELIVER A COMPLETELY REIMAGINED CUSTOMER EXPERIENCE IN LENDING

- Shorten the time to cash lifecycle from weeks to minutes

- Make the correct lending decision with consistency by accurately predicting risks

- Use automation to optimize and streamline operational performance

INCREASE PROFITABILITY AND IMPROVE OPERATIONAL PERFORMANCE

- Connect and analyze all available data sources to accurately model risks and make decisions

- Quickly examine all types and sizes of data in a digitally transformed environment

- Use straight through processing to reduce operating costs

TURN INSIGHTS INTO REAL-TIME DECISIONS

- Compare multiple modeling approaches in the front, middle and back office

- Ensure revenue-generating opportunities are acted upon immediately

- Reduce the impact of non-performing loans

Elevate customer experience to the next level.

Accelerate monetization of customer data.

Modernize risk across the organization.

How Risk Modeling and Decisioning in the cloud works.

Hosting a powerful risk modeling & decisioning solution in a cloud environment – with on-demand scalability, flexibility, and world-class cybersecurity – ensures banks easily adapt to changing conditions - ensures banks easily adapt to changing conditions and plays an integral role in modernizing risk across the organization.

Improve decision-making at a lower cost
- Make the right decision, at the right time for the right outcome
- Achieve a double-digit improvement in straight-through processing
- Increase profit margins

Support the full analytics life cycle
- From data preparation to development, deployment, decisioning and monitoring
- Use unlimited, elastic cloud resources
- Drive stronger risk management and meet regulatory compliance demands

Use automation for efficiency and effectiveness
- Automate key tasks to build better models faster
- Respond to risk bursting events in a timely manner
- Remain resilient even in the toughest conditions

Connect multiple data sources
- Reduce inefficiencies and lower the total cost of lending
- Incorporate multiple data sources to develop operational strength
- Reach the right outcome faster

> " **You definitely want to understand the decision to make but also understand there is a future. Putting data together allows you to create new types of decision…focusing on what the customer wants.** "

Director of Data Science & Business Development
Global Systemically Important Bank (G-SIB)

Contact your SAS / Microsoft representative to learn more.

For customers seeking a quick-start option, ask your representative about SAS Risk Modeling Accelerator on Microsoft Azure.

Why SAS and Microsoft?

SAS and Microsoft have joined forces to define the future of AI and analytics in the cloud. With Microsoft Azure as the preferred provider for the SAS® Cloud, we are working together to provide the best experience and value to our customers as they seek to run their mission-critical analytics workloads in the cloud. Through this strategic partnership, we will offer new market-ready solutions and services that integrate SAS Analytics and AI with Microsoft cloud solutions: Azure, Microsoft 365, Dynamics 365 and Power Platform. Now customers in every industry can unlock even more critical data insights on the path to digital transformation, meet business goals faster, and drive innovation cost-effectively.

Learn more at:
SAS.com/Microsoft

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