



Case Study

AI Risk Decisioning



Customer

One of the **largest banking institutions in South America.**



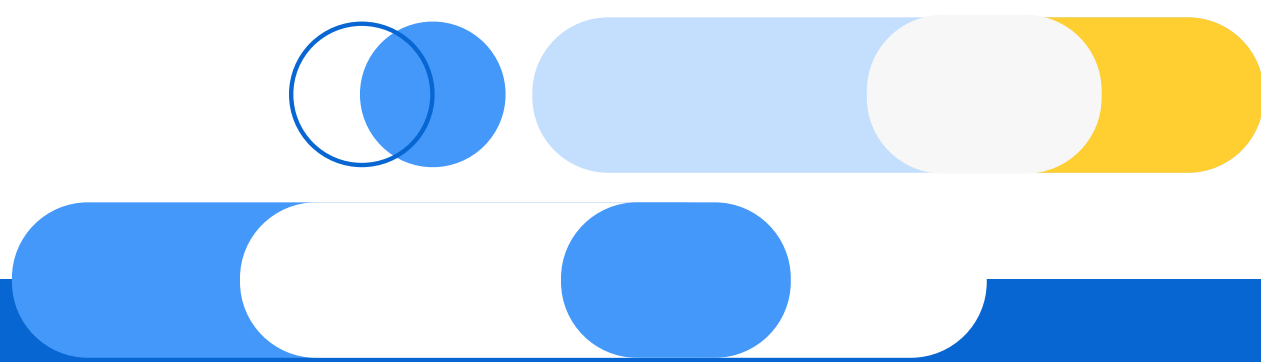
Customer Situation

The Risk and Operations departments required a unified, robust, and comprehensive decisioning engine capable of efficiently **integrating with all existing systems** and **processes within the bank**, while **optimizing costs across multiple risk areas.**



Requirements

- Reduce dependency of the Loan Origination process on vendor developers. **Need Low-code no-code**
- **Multi-cloud/multi-AZ** architecture
- Support for **real-time**, online digital channels and batch operations
- **Flexibility** to **run** applications wherever we choose, in an **agnostic** manner
- Ability to **charge back** to new areas (cost segregation)
- **Innovate** by using **GenAI** in rule creation
- Ability to deploy **without** a new **release**



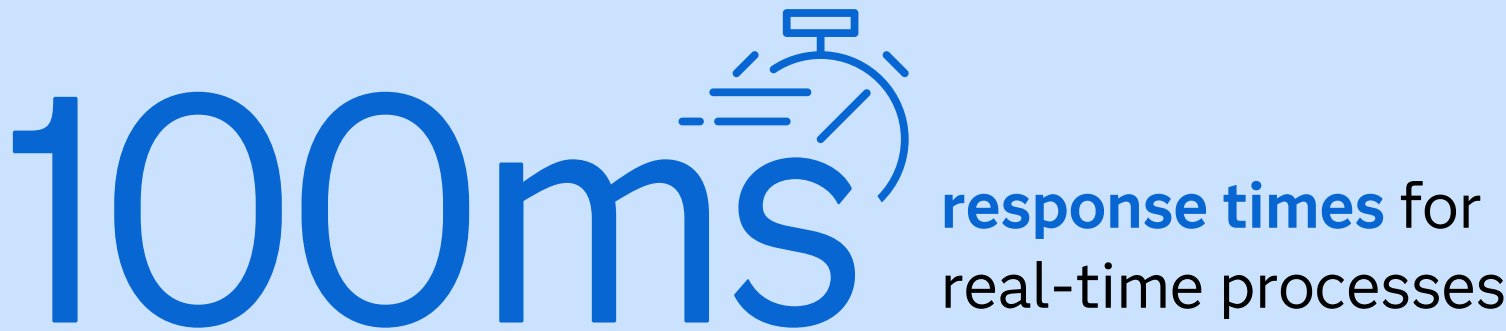
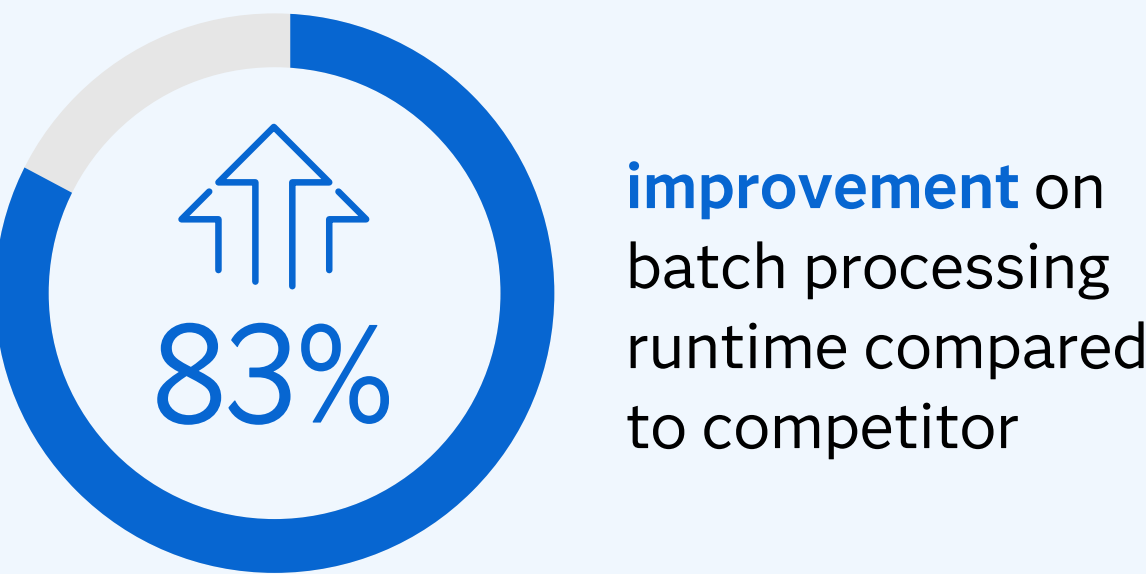
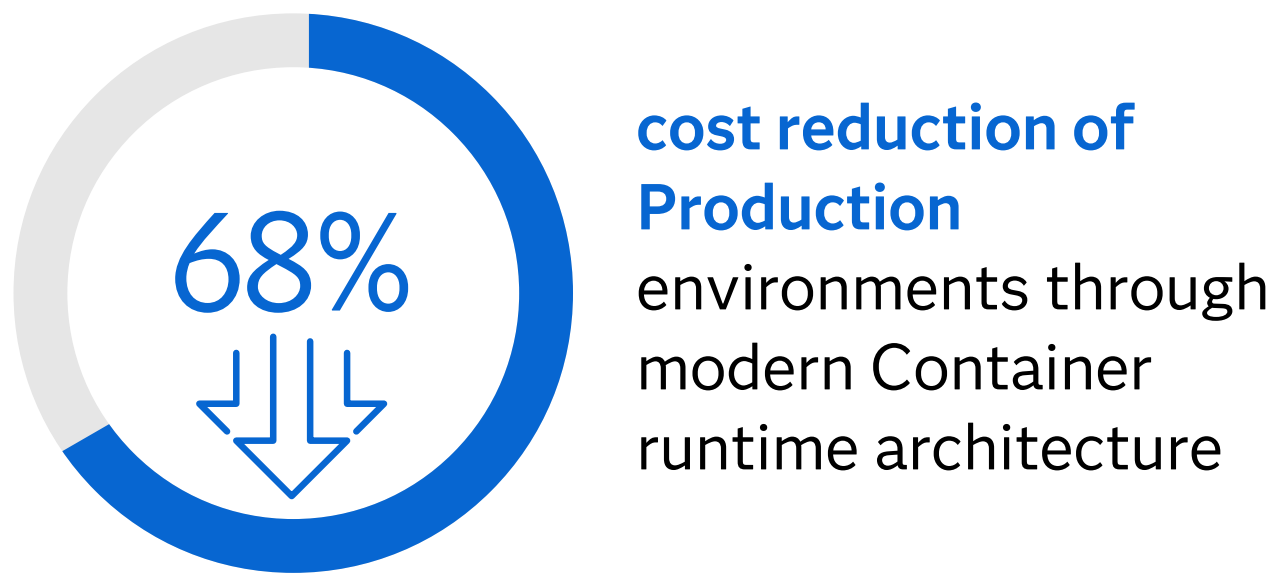
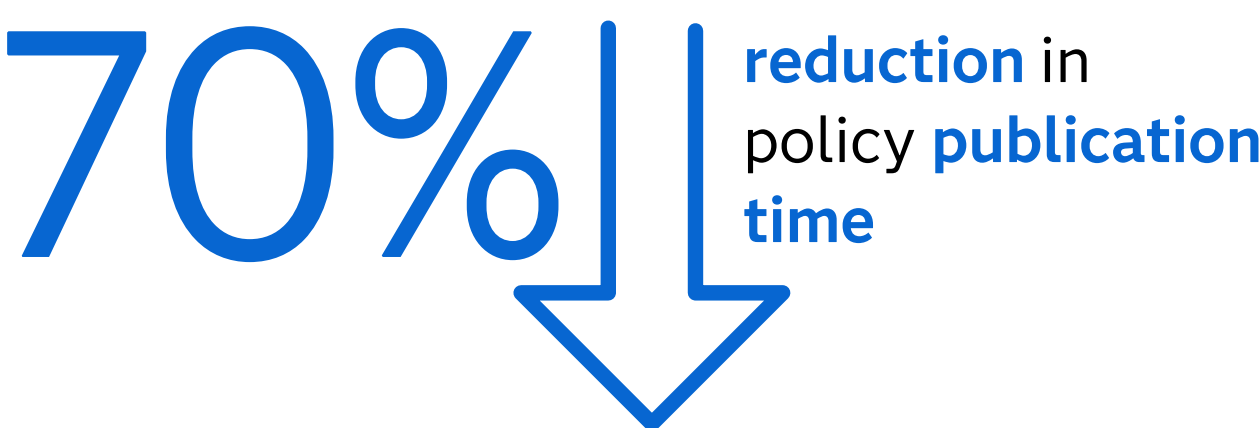
Approach: An integrated risk decisioning platform

- Low-code / no code integration of decisioning platform
- Same code for real-time and batch – no recoding
- Seamless integration with bank's ecosystem
- Refactored decision parameters enabling same-day decision rule changes
- In-database and in-memory processing to reduce processing overhead
- Integrate and deploy AI models without the need for data science knowledge or recoding

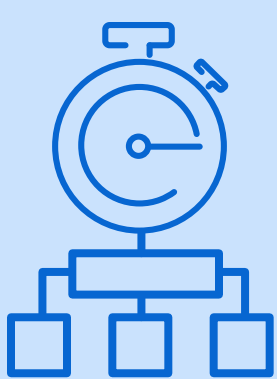


Results

Decision engine has become a **part of** our **domain architecture** and not the driver of everything we do.



Low-code tools for business rules, integrated with the entire Bank Ecosystem



Decision flows deployable without recoding as an API for real-time flows, and as a batch for scoring in a table in Databricks



6 Weeks to 3 days to update/create an entire flow and deploy into Production



25% reduction in headcount

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Smarter credit decisions start here

