

Credit Risk Decisioning From SAS and Accenture

Manage risk more effectively while meeting rising customer expectations



Business impact

Today's banks are being pulled in two different directions at once. They must follow a rigorous regimen of risk management protocols due to a fast-changing environment that poses new threats at every turn. But banks must also serve customers who expect their needs to be met immediately, matching their experiences in other industries, such as retail.

That's especially true when it comes to credit offerings. Bank customers don't want to find out if they've been approved for credit next week or even tomorrow. They want to find out in real time - and they also expect instant access to the money once approved.

The stakes are high for giving customers what they want, how and when they want it. Because banks are facing unprecedented competition from both traditional and nontraditional banking institutions, every customer interaction is an opportunity to gain business - or lose it. Banks need capabilities for reacting, responding and testing which approaches best meet customer needs.

Together, SAS and Accenture help banks reimagine their credit products, models and accessibility to deliver the next-generation credit experience customers want.

The challenge

Anyone familiar with the legal and regulatory environment surrounding banking understands why accelerating these processes is such a challenge. They require extensive data sharing, collaboration, compliance efforts, risk modeling and more, from customer origination to customer management, service delivery and overall customer experience.

Meeting rigorous standards for risk management while also delivering on sky-high customer expectations for responsiveness is a balancing act - but it can be done. Along the way, it can address a range of connected business goals, including:

- Growing a portfolio that is profitable over the long term.
- Creating a smooth experience for customers that balances risk and fraud management with speed and ease.
- Enabling cross-selling opportunities.
- Helping vulnerable customers facing credit or collections challenges get on the path to financial health.

Our joint approach

SAS® Intelligent Decisioning helps banks deploy analytics, AI and automation to deliver real-time advanced credit decisions across the enterprise. Accenture has developed accelerators, including Decision Operations Management, that augment SAS Intelligent Decisioning.. This means clients can manage, govern and deploy decisioning processes even faster, at scale - and with confidence. As a result, together we help clients achieve customer experience excellence in six critical aspects of the risk management ecosystem:

- Data ingestion.
- Data orchestration.
- Advanced analytics.
- Real-time decisioning.
- Decisions operations management.
- Business intelligence.



The benefits

Every day, SAS and Accenture are helping banking clients apply advanced decisioning capabilities to achieve big-picture benefits at each step of the risk decisioning life cycle. Here are some highlights from recent projects:

Prospecting and originations

- 90% reduction in manual underwriting reviews.
- 75% straight-through processing for personal loans.

Customer management

- 15% increase in interest income.
- 60% reduction in provisioning.

Collections and recoveries

- 50% reduction in bad debt.
- Up to 25% reduction in operational costs.

Accenture + SAS

SAS and Accenture bring AI and analytics strategies to life for banking clients in even the most challenging business environments, at any scale.

- SAS is Accenture AI's largest analytics-only partner.
- Together we have delivered over 400 projects.
- Accenture has over 3,000 professionals trained to use SAS.



To learn more, [visit sas.com/accenture](https://sas.com/accenture)



At SAS, we love bold questions. And when we combine our analytics leadership with the innovative technology and expertise of our partners, we help our customers turn data into answers. That's the kind of curiosity that moves the world forward. That's the **Power of the Partner**.