

APEX ELIGIBILITY & SCORING

A powerful credit decisioning solution



Apex Eligibility and Scoring is a proven decisioning solution for organizations offering credit, such as credit card issuers, telecommunications companies, energy and healthcare providers. It incorporates all the necessary functionality to make sound judgements about offering credit-based products to consumers.

Growth in credit applications means that financial institutions and other businesses need dependable and robust data about a customer's ability to repay loans on time. Apex Eligibility and Scoring is a powerful tool during the customer acquisition and credit application process for new customers, as well as for making complex cross- and up-selling decisions. It is based on a highly-flexible rules engine, profiling of customer attributes and a variety of scoring mechanisms including Bayesian analysis. By automating this part of the application process, the Apex Eligibility and Scoring solution allows businesses to make better-informed and prompt decisions about extending credit, reducing the impact of bad debt provision and improving customer relationships and profitability.

Key Features

- Rules-based behavioural scoring
- Machine Learning based scoring
- Scenario modelling
- Integrated credit checks

Empowering Evolution

- Sophisticated rules definition using a range of parameters provides businesses with the ability to link data analysis with output relating to actions and results, making it easier to understand the consequences of decisions
- Stand-alone analytics platform is easily integrated with other Apex products, providing a powerful tool for efficiently analysing large quantities of data
- Machine-learning technology enhances the ability to apply historical knowledge to more accurately categorize data, highlight trends and detect anomalies
- Platform independence allows deployment in a range of IT environments, for optimum versatility in accessing and leveraging data

Technical Essentials

- Can be deployed on AIX, Sun Solaris, HP Unix, Windows or Linux operating systems and cloud deployment
- Compatible with WebSphere, Weblogic, Tomcat and Jboss web application servers
- Supports Oracle 11gR2 12c and MS-SQL 2008 and 2012 databases, as well as MySQL
- Secure web-based thin client enables user-friendly access
- Integrates with Google Cloud Platform for Big Data
- Supports Common Information Modeling (CIM) used in the electric power industry

APEX SUITE

World-class products to maximise business success

The APEX Advantage

The Apex Suite of software products from eMcREY is designed to address the specific requirements of local and regional markets by complementing the best-in-class products and solutions we implement from our major global partners. Apex products allow our clients to maximise business opportunities and operational advantages by providing the precise functionality they need to stay competitive, customer-focused and compliant.



APEX APS	APEX FRAMEWORK	APEX MOBILE SERVICES PLATFORM
APEX CARDPLUS	APEX FRAUD	APEX OPEN WALLET
APEX CMS	APEX GREEN	APEX PAYMENT SYSTEM
APEX COLLECTION	APEX INVENTORY	APEX PIN MANAGER
APEX CREDIT+	APEX IoT ENTERPRISE	APEX RECONCILIATION
APEX CRYPTO	APEX ISSUANCE	APEX RISK, RULES & REPORTS
APEX DATA ANALYSIS PLATFORM	APEX ITSP	APEX SECURE
APEX DECENTRALIZED ONBOARDING	APEX ITSP CLIENT	APEX SOFTPOS
APEX ELIGIBILITY & SCORING	APEX ITSP PORTAL	APEX THS
APEX ENTERPRISE ONLINE PAYMENT	APEX KMS	APEX THS CLIENT
APEX FINANCE MANAGER	APEX LOYALTY	APEX TRANSIT
	APEX MERCHANT	

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