



Decision Expert™

**Use the full potential of your customer information.
With the axytos Decision Engine you control your individual risk and data management in a secure and efficient manner.**

Assess risks quickly, reliably and cost-effectively.

With axytos Decision Expert™ you can efficiently integrate all of the relevant credit agencies into your financial processes. The axytos API services give you access to external data providers for address validation, creditworthiness data – all the way through to digital identity services, both for new and existing customers. With just one interface – axytos API services – you can determine your individual risk management rules and check inquiries or applications more quickly and reliably.

With the axytos Decision Expert™ you minimise the risk of payment defaults by offering order-specific payment options in accordance with your decision matrix, take active action against login fraud (account take over) and make more precise acceptance decisions in application review processes. That is how you obtain automated security in the handling of business-critical application review and payment processes.



axytos Decision Expert™ is a highly efficient extension, for example, for every store system, every ERP or IT system in all industries. It ensures targeted process optimisation and highly efficient risk management – and thus a significant reduction in costs.

Comprehensive expertise from a single source

axytos Decision Expert™ uses modules from the Risk & Datamanagement solutions of the leading axytos all-in-one platform for the complete financial cycle.

Benefits

- ✔ Significantly fewer payment defaults
- ✔ Dynamic control of contract terms and conditions
- ✔ Lower litigation costs, increased sales – for example in e-commerce
- ✔ Direct connection to all of the relevant credit agencies, credit rating, address and identity services