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## INSTANT DECISION MODULE

# What is Instant Decision Module?

Instant Decision Module (IDM) is a platform for automated evaluation of Credit Data in combination with your organization's customised Input Data. IDM brings decision-making to a whole new level of intelligence with automation and extremely quick turnaround time for implementation of changes in the rapidly evolving lending world.

IDM guarantees automation of Credit Report data analysis according to best practices or to fully customizable strategies. It allows you to significantly reduce costs, time and the effort required to perform Credit Data analysis manually. IDM offers numerous analytical opportunities in Risk Management. Use a generic built-in model or get a model, set of policy rules and credit limit calculation tailor-made by EveryData's team of professionals and start using IDM for instant decision-making, immediately.

## BENEFITS



### Automation:

Ensures automated usage of Everydata's international experience and best practices in Risk Management



### Speed:

Custom printouts ensure documentation processing efficiency



### Unification:

Unifies and centralizes evaluation process, eliminates human errors and manipulations



### Customization:

Significantly reduces or eliminates effort needed to assess customer based on Credit Data

## WHO IS IT FOR?

# INSTITUTIONS THAT WISH TO AUTOMATE LENDING.

IDM provides a fully automated workflow with connectivity to the Credit Bureau in order to pull the Credit Report on a subject and, subsequently, send this report through a generic or custom-made analytical strategy. The summarized, customizable IDM report generated contains automatically calculated ratios, applied policy rules, recommended credit limits and more.