

software solutions

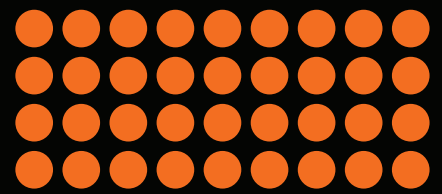
iScrip®

HELIOS

# Decision Management Accounts Origination Credit Vetting

AN ACCOUNT ORIGINATION & CREDIT VETTING  
SOLUTION FOR BUSINESS OWNERS





# advanced decision management



## WHAT IS HELIOS?

WHAT IS HELIOS & WHAT DOES IT DO? iScrip Helios accounts origination & credit vetting engine is a comprehensive, advanced decision management application. Helios manages processes from the point of account origination through CRM to system support for business owners at network service providers, financial institutions and retailers.

Helios allows users to design, build and maintain rules-based origination strategies to efficiently target and obtain the ideal customer for their specific environment. The policies, practices and procedures used in making lending decisions are maintained internally.

Open technology allows full integration into your existing processes, creating a customer specific solution without functional overlaps.

Helios puts business users in the driver's seat to rapidly implement simple or complex strategy changes without protracted IT involvement.

# WHY USE HELIOS?

- Easy-to-use and quick to configure
- Helios consolidates account origination policies, procedures and processes into a single platform.
- Significantly reduces the time required to bring new product and lending strategies to market.
- Increases efficiency by automating key decision operations in the account origination process.
- Decreased decision cycles and reduced processing costs.
- Improved decision making and profitability through the evaluation of client specific data based on rules and calculations.
- Helios provides efficient Service Level Agreement measurements.



## FUNCTIONALITY

Accesses predefined business rules making it easier to manipulate rules, calculations, decision trees, tables and other important decision criteria.

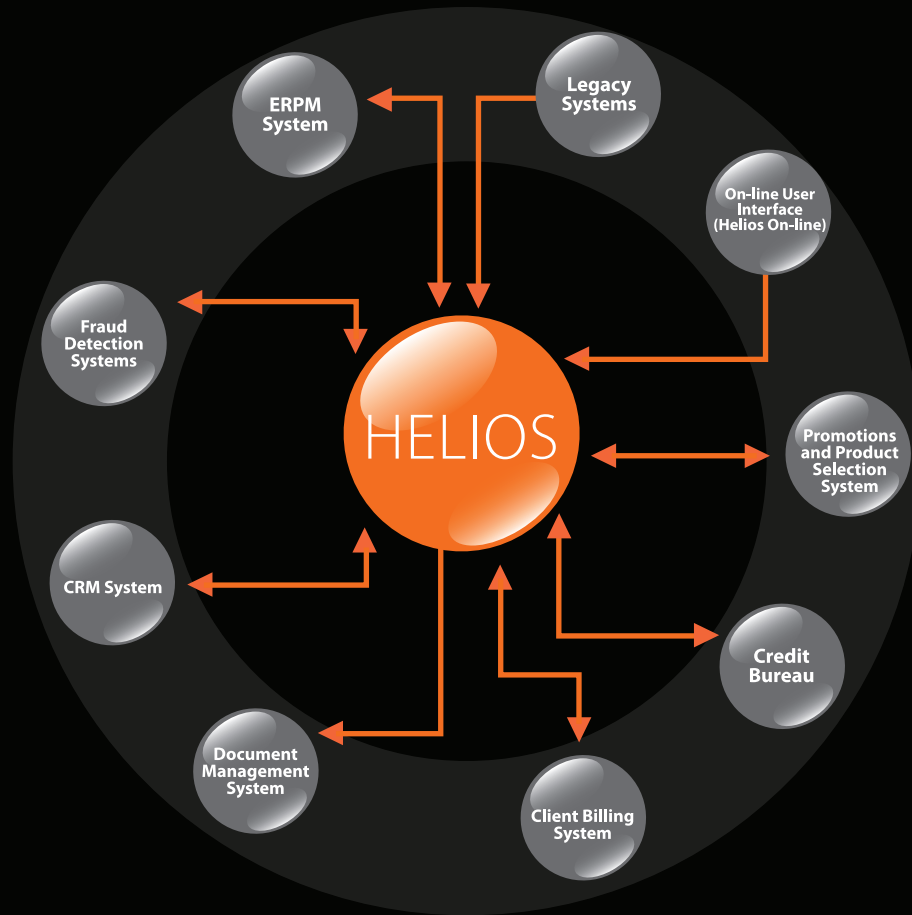
Accesses data from multiple consumer / business credit agencies and proprietary in-house systems, thus allowing data processing through Helios using multi-dimensional scorecards.

Fully auditable workflow management and task allocation with segregation of duties and event tracking.

### ISCRIP

Helios is part of the iScrip suite of products. Established in 2000, iScrip is a bespoke software development and systems integration company. iScrip applies innovative technical ideas and in-depth commercial expertise to the development of robust web-enabled applications. iScrip develops enterprise grade systems for the Financial and Telecoms sectors, whilst working across industry as delivery specialists.

# INTERFACE



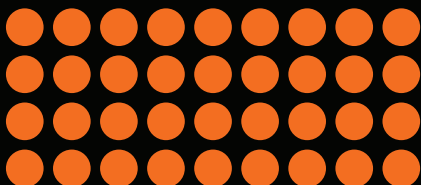
# FEATURES

## FEATURE RICH: EMPOWERING YOU TO DO BUSINESS THE WAY YOU WANT

- Open and data independent
- Business policy automation in vetting, thus limiting manual decision making.
- Create multiple simple / complex decision trees and workflows specific to prospect types.
- Multiple scorecards for different segments.
- Feature-rich graphical user interface (Web browser and Windows GUI)
- Individual user customised Windows interface
- Clearly defined integration points allow interfaces to and from other systems
- Integrates to preferred CRM and billing systems in real-time
- User access security with full audit capabilities
- Task driven for segregation of duties
- Time driven for escalation of tasks
- Auditable actions and quality checks
- Per vetting area for correct reflection of duties.
- Reporting
- Scalable

## ISCRIP SOLUTIONS OFFER CLIENTS:

- Effective time to market for commercial initiatives
- Increased convenience and efficiency
- Improved service offerings
- A meaningful source of differentiation



Tel +27 11 805 0393 | Fax +27 11 315 8771 info@iscrip.co.za | www.iscrip.co.za  
Unit 1, Elevation Gardens, Waterfall Park, Bekker Road, Midrand, South Africa