Automated Reviews
Timely identification of at-risk customers

While mandatory customer reviews are essential, they are often time-consuming for lenders. Our Automated Reviews solution optimizes this process by automating assessments for low-risk business and commercial customers and providing explainable insights for those at higher risk. This enables relationship managers to have purposeful, proactive risk management discussions.

Key benefits

Reduce risk
Enhance risk oversight through auditable, transparent, and traceable review processes that help you focus on the right customers at the right time.

Improve decisions
Utilize the latest data to assess both the current and future credit health of customers.

Increase efficiency
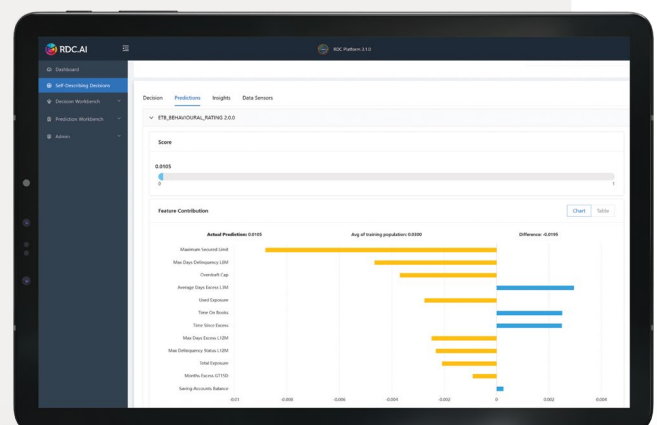Convert lengthy review processes into efficient, automated operations, reducing costs and saving time.
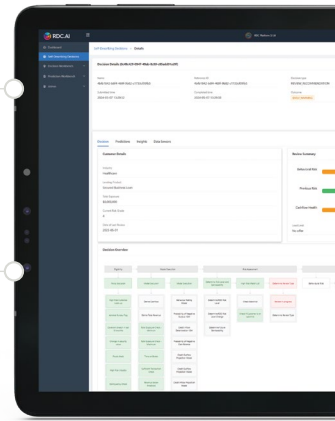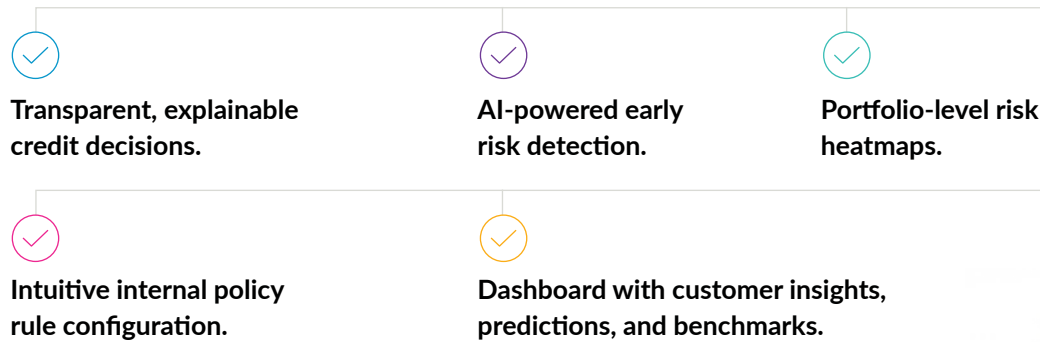
Enhance customer relationships
Equip your team with the insights necessary for proactive conversations that help mitigate risk and strengthen customer relationships.

How it works

Automated Reviews leverages the RDC.AI decisioning platform, which uses a blend of traditional, latent, and alternate data to deliver insights for more predictive decision-making. The platform combines all elements of credit assessment in one place, continuously monitors customer data, and provides clear explanations for AI-based recommendations, to help stakeholders understand the reasoning behind them.

Features overview

✓ Transparent, explainable credit decisions.

✓ AI-powered early risk detection.

✓ Portfolio-level risk heatmaps.

✓ Intuitive internal policy rule configuration.

✓ Dashboard with customer insights, predictions, and benchmarks.

Transformations enabled by Automated Reviews

FROM		TO
Regulatory compliance	⟶	Proactive operational control
Decisions based on outdated, point-in-time data	⟶	Decisions informed by continually updated data
'One-size-fits-all' approach	⟶	Tailored blend of automated and manual reviews
Schedule-based reviews that do not account for risk position	⟶	Targeted reviews based on predicted cashflow and risk position
Unproductive customer interactions	⟶	Relevant, purpose-driven customer engagements

Customer success story

A major bank approached RDC.AI to address inefficiencies in its operations, primarily caused by credit managers dedicating too much time to manual review processes, resulting in suboptimal use of personnel and decreased operational efficiency. With the planned implementation of Automated Reviews, the bank is expected to achieve a **significant reduction in manual efforts of approximately 50%**, which could translate into **annual savings of around USD $5.8 million**.

RDC.AI

At RDC.AI, we leverage unique augmented machine learning and AI to transform credit decision-making for complex business and commercial lending. Our advanced technology helps lenders minimize risk, improve portfolio quality, and enhance service offerings for a superior customer experience.

FIND OUT MORE

Get in touch

Discover how Automated Reviews can transform your risk management.

Contact us at **conversation@rdc.ai** to schedule a demonstration, or visit **www.rdc.ai**.