

# Multiple Solutions implemented in the Housing Finance Vertical meeting different business requirements in the area of Customer MDM



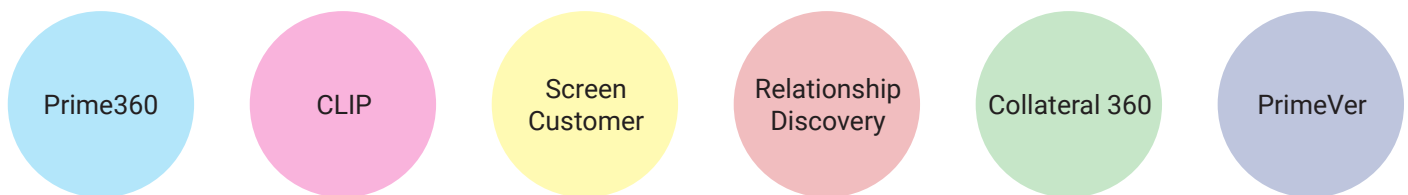
Posidex Technologies provides solutions in the area of Customer MDM, Entity Resolution meeting a wide range of business requirements like Customer 360, Create & Maintain Unique Customer Identification Code (UCIC), Create & Maintain Golden Record/ Single Source of Truth, Realtime Credit decisioning for Risk Mitigation, compliance, due diligence, Network Analytics, Collateral 360, etc.

Posidex owns an innovative Proprietary Entity resolution engine that is disruptive and uses complex mathematical models using Number Theory, Set theory for record retrieval and establishing record linkages within and across datasets. Its an In-memory process that gives the solution unmatched speed, and the greatest accuracy with the ability to handle huge volumes on a real-time basis.

## Benefits

- Enable doing more business
- Meets stringent Business TAT of few seconds
- Handles business in Peak hours during Month end/ Festival seasons
- Better Risk Mitigation
- Operational efficiency
- Cross-sell / Upsell of products
- Better Regulatory Compliance
- High ROI
- Savings due to reduced manpower, reduced infrastructure

## Components of Posidex Realtime Customer MDM



## Solutions Implemented across Housing Finance Vertical

		Solution	Realtime / EoD Batch	Business Requirement Addressed	No. of Clients
1		Creation of Unique Customer ID (UCIC)	<ul style="list-style-type: none"> <li>■ Realtime</li> <li>■ EoD</li> </ul>	<ul style="list-style-type: none"> <li>■ Customer experience</li> <li>■ Cross sell/Upsell</li> <li>■ Compliance</li> </ul>	5
2		Instant loan approval by processing customer data, negative data, fraud, reject data	<ul style="list-style-type: none"> <li>■ Realtime</li> </ul>	<ul style="list-style-type: none"> <li>■ Business increase</li> <li>■ Risk Reduction</li> </ul>	6
3		360° View of the Customer	<ul style="list-style-type: none"> <li>■ Realtime</li> </ul>	<ul style="list-style-type: none"> <li>■ Risk reduction</li> <li>■ Customer experience</li> <li>■ Cross sell / up sell</li> </ul>	6
4		Golden Record of the Customer	<ul style="list-style-type: none"> <li>■ EoD</li> </ul>	<ul style="list-style-type: none"> <li>■ Risk Reduction</li> <li>■ Cross sell / up sell</li> </ul>	1
5		Watchlist screening with Dow Jones / Reuters Data	<ul style="list-style-type: none"> <li>■ Realtime</li> <li>■ EoD</li> </ul>	<ul style="list-style-type: none"> <li>■ AML / EDD compliance</li> </ul>	1
6		Collateral 360° for Housing loans (Property details are checked)	<ul style="list-style-type: none"> <li>■ Realtime</li> <li>■ EoD</li> </ul>	<ul style="list-style-type: none"> <li>■ Risk Reduction</li> </ul>	4
7		Realtime Query on all the databases	<ul style="list-style-type: none"> <li>■ Realtime</li> </ul>	<ul style="list-style-type: none"> <li>■ Operational Efficiency</li> </ul>	6

## Business Challenges Addressed

- TAT for Realtime Query was varying from Minutes to Hours
- TAT for creating new client ID was more than 1 day
- Too much manual verification (Cost if high)
- Too many false positives, missing correct matches
- Issues in precision and recall
- Some attributes of Customer like Phone number, address or email change
- Some attributes of customers like Name, Father Name are written differently in different LOBs
- Relationship Discovery & Network Analysis was not feasible
- Traditional solutions were missing incorrect matches leading to compliance issues
- Higher TCO due to higher Infrastructure (Servers and DB licenses etc)
- Major challenge in handling higher data volumes

## Benefits Realised Post Implementation

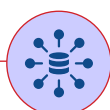
- With increased throughput, more customers (More Business)
- Real-time creation of Customer ID was achieved
- TAT was in minutes to 1 Hour basis for Batch Processing
- Reduced risk due to better underwriting as 360 degree view is made available including getting data from fraud/negative/Rejected databases
- Relationship Discovery, Network Analysis and group ID creation is achieved for the first time in the Industry. Helps in Group Exposure
- Cross sell / upsell all their products to the customers as well as his network and relations with hyper personalization of offers
- Number of false positives reduced drastically, as a result, manual verification was reduced drastically. (Cost savings)
- Lesser Hardware and hence lesser database licenses (Cost savings)
- Multiple names including name alias and aka also known as are handled for Watchlists
- Any type of data quality is handled

## Unmatched Scale and Experience



**50+**

Very large organizations as clients



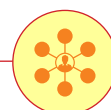
**5+ billion**

Customer Master Records created across various client sites



**2+ million**

New Customer Creations Processed in real-time everyday across all clientele



**2+ trillion**

Unique resolutions every day

## Few of our biggest MDM Implementations

Client	India's largest Life Insurance company - Fortune Global 200	India's largest Private Bank - Fortune Global 200	India's largest Consumer Finance Company - Fortune Global 1000	India's largest Housing Finance Company
Customer Base	750 million	200 million	100 million	25 million
Average Everyday new customer additions	100,000	4,00,000	50,000 to 400,000 (with peak of 4,00,000)	50,000
Business requirements solved	Creation of unique customer base	Unified view of customer for credit risk assessment	Unified View of Customer for Instant Credit Approvals	Unified View of Customer for Credit Approvals
Benefit	<ul style="list-style-type: none"> <li>■ 25x improvement in processing time</li> <li>■ Huge reduction in duplicate customers</li> </ul>	<ul style="list-style-type: none"> <li>■ New business as 10 Second Loan Disbursement made possible</li> </ul>	<ul style="list-style-type: none"> <li>■ Facilitated Credit approvals in 2 Seconds</li> <li>■ Huge new business growth</li> </ul>	<ul style="list-style-type: none"> <li>■ Huge new business growth</li> <li>■ Credit risk is minimized</li> </ul>
Competitive Position	Replaced solution built on Global MNC platform	Replaced solution built on Global MNC platform	Replacement of the in built functionality Of Global MNC Platform	Replaced solution from a major MNC

## Clients in Housing Finance Vertical



## About Posidex

With 50+ enterprise customers across verticals i.e. Banking, Consumer Finance, Life Insurance, Housing Finance, Retail, Telecom, Government sectors etc, Posidex Technologies enjoys an undisputed leadership position in Indian market. Founded in 2003, Posidex Technologies is a CMMI Level 3 company headquartered in Hyderabad, India.

Posidex products& solutions are trusted and used by India's biggest and largest organizations in Banking, Consumer Finance, Housing Finance, Insurance, Telecom, Retail, Government and others to provide real time and accurate 360 degree view of Customer on any data volume with any velocity and any variety.

**Posidex Technologies Private Limited**

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