What is it

- A cloud-hosted, governed decision engine for real-time credit, onboarding, collections, pricing, fraud, verification, and customer management.
- Designed for business teams to adjust rules, pricing, segmentation, and product logic without IT intervention.

Why it matters

- Potential to reduce time-to-market for credit and product changes.
- Strengthens governance with audit trails, approvals, and versioning.
- Improves customer experience through instant, consistent decisions.
- Creates a foundation for better data → better models → better decisions over time.

Key capabilities

- No-code rule editing for business users.
- Governed approval workflows.
- Full versioning and change audit history.
- Works with rule matrices, scorecards, ML models & hybrid setups.
- Connects to bureaus, bank data, fraud checks, biometrics and verification tools.
- Cloud-native, secure and scalable.
- Segment-based personalised decision-making.
- Agentic-ready for AI-driven optimisation.

Where it fits

- Credit originations & onboarding.
- Fraud & verification orchestration.
- Collections & restructuring strategies.
- Pricing & offer optimisation.
- Customer management & retention.

Business Impact (Potential)

- Faster rollout of new rules, pricing and product strategies.
- Reduced operational reliance on IT teams.
- Greater transparency for risk, compliance and audit.
- Consistent treatment and improved customer experience.
- Improvement cycles accelerate as more data is collected.

Next steps

We can help assess where a decision engine adds the most value in your organisation. Email contact@tsdg.co.za to schedule a short discovery session.