



# Credit Card Origination

Onboard applicants, assess risk, and approve the right customers — fast, consistently, and with full control.

Zoot provides an end-to-end origination platform for credit cards that brings application capture, real-time decisioning, and underwriting into one controlled flow. You can deliver a smooth digital application experience, run fraud and credit checks in milliseconds, and route only the complex cases to manual review. The result: higher approval rates, lower losses, and a better customer experience from the first click to the final approval.

## Why It Matters



### Faster time to market

Reduce launch time with configurable, out-of-the-box card application journeys and risk controls.



### More approvals with less risk

Automated eligibility, affordability, fraud, KYC, and AML checks run in real time using internal and third-party data.



### Consistent decisions across channels

Mobile, web, in-branch, call centre, partner channels — all flow through one controlled origination process.



### Underwriting only when it's needed

Straight-through approvals are automated. Borderline or higher-risk cases go to a dedicated underwriting view with full context.



### Proof of compliance at every step

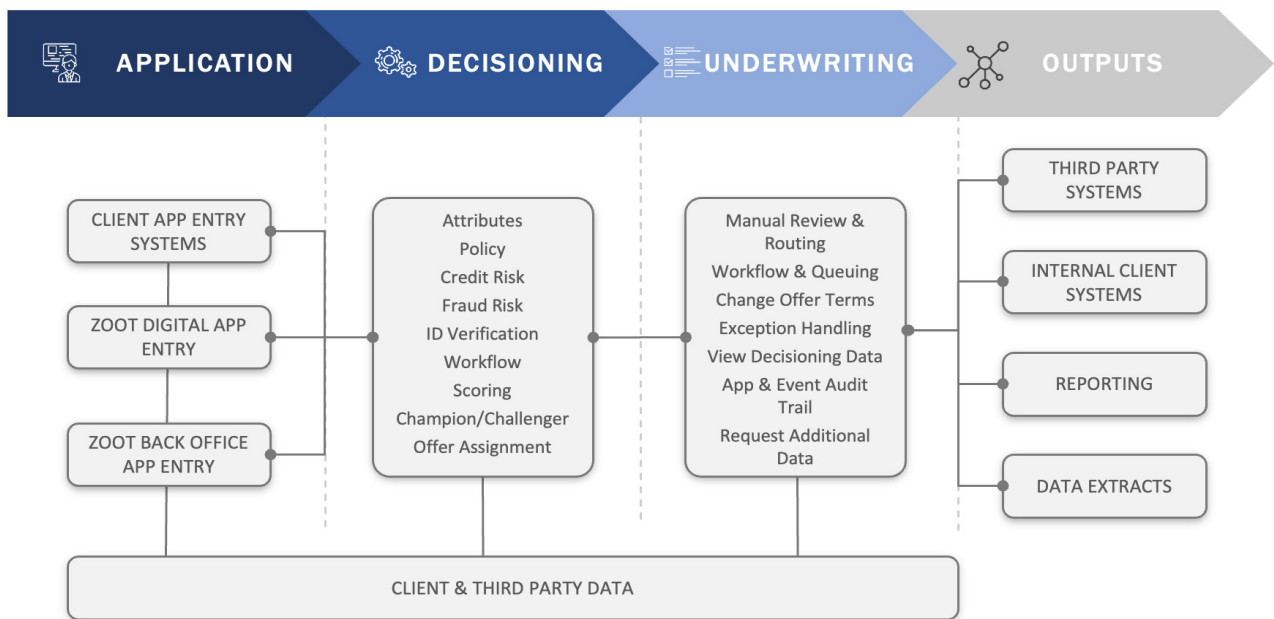
Every check, rule, adjustment, and decision is logged and fully auditable, giving you a complete, regulator-ready record.

Zoot offers a range of ready-made and fully configurable credit card origination systems designed to streamline processes and drive better outcomes.



# From Application to Approval - in One Flow

Every card application moves through the same controlled process. Data is collected once, risk is evaluated in real time, and final terms are generated automatically — including contract and e-signature.



Zoot's credit card origination system leverages advanced automation and data orchestration to accelerate workflows, increase approvals, and enhance customer satisfaction.

## OTHER BENEFITS



### SMART, STRATEGIC GROWTH

Make the best offers and streamline your credit card origination.



### OPPORTUNITIES UNLOCKED

Enhance your system with prescreen, fraud detection, and more.



### SEAMLESS CONNECTIVITY

Integrate with your existing systems and data providers.



### COMPLIANCE MADE EASY

Track every step with transparent audit trails for simplified compliance.



# Intelligent Onboarding & Real-Time Decisioning

This is where conversion, risk protection, and compliance are won: capture high-quality applications, enrich them with trusted data, and make defensible decisions in milliseconds.

## APPLICATION

### Seamless onboarding, controlled intake

#### *Multi-channel origination*

Accept applications from digital, in-branch, call centre, partner, and co-branded channels — all flowing into one unified process.

#### *Prebuilt onboarding flows*

Use out-of-the-box application journeys for card origination, then configure required fields, conditional questions, and messaging to match each product and each region.

#### *Low-friction data capture*

Pre-fill known information, allow save-and-resume, and keep effort low for the applicant.

#### *Real-time identity and fraud screening*

Validate identity, detect suspicious patterns, and block known fraud signals at the point of entry. The platform blends your internal data (existing relationships, device reputation, prior behaviour) and external data (ID verification, watchlists, sanctions data, device intelligence, behavioural biometrics).

#### *Regulatory intake, built in*

Collect what is needed for KYC, AML, sanctions, and affordability — and prove you did it. You control those requirements in admin tools without code.

## DECISIONING

### Instant, consistent, explainable

#### *Automated eligibility assessment*

Built-in rule sets, scoring, and policy logic assign the right product, limit, APR, and terms for each applicant.

#### *Credit risk & affordability*

Combine bureau data, declared income, verified income, liabilities, internal exposure, and product history to evaluate affordability and risk. All of this is applied against your policy — not a generic template.

#### *Fraud and identity control*

Fraud checks and ID verification are not bolted on; they're part of the decision. High-risk signals can lower limits, trigger refer-to-underwriting, or stop the application entirely.

#### *Champion/challenger strategies*

Test alternative score thresholds, pricing bands, routing logic, or approval criteria without destabilising production.

- Automated routing
- Auto-approve low-risk applications
- Auto-decline out-of-policy cases
- Refer borderline cases to underwriting with full context



# Resolve Complex Cases and Automate the Rest.

The platform gives underwriters full control where human judgment is needed, then finalises the offer, contract, and account setup automatically — with complete auditability.

## UNDERWRITING

### Focused manual review with full context

#### *Dedicated underwriting workspace*

Underwriters see the full story in one place: the application, decision logic results, credit bureau data, fraud indicators, supporting documents, previous account history, and communications — no jumping across systems.

#### *Exception handling and prioritisation*

Referred cases are automatically queued and assigned based on risk trigger, geography, product type, or exposure. This keeps the team focused on what matters.

#### *Action with control*

Approve, decline, request missing documentation, or adjust terms (limit, card type, collateral conditions where relevant) — directly in the platform.

## OUTPUT

### From approval to active customer

Once a case is approved — either automatically or after review — the platform finalises onboarding and pushes the result downstream.

#### *Instant decision return*

Approved / declined / pending-more-info is delivered back to the channel in real time.

#### *Offer generation*

Product, limit, APR, and terms are assembled according to your rules and risk policy.

#### *Automated contract creation*

Generate a compliant contract pack and required disclosures automatically, based on region and product type. No manual document assembly.

#### *E-signature & acceptance*

Capture legally binding acceptance through integrated e-signature. Timestamp, terms, and consent are recorded and audit-ready.



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