earnix



Brochure

AI-Driven Simulation for Smarter Banking & Lending Decisions

Simulate. Optimize. Execute.

The Challenge

Banks and lenders face relentless pressure to improve pricing, campaign performance, and portfolio outcomes - without adding risk or complexity. Yet most institutions still rely on outdated approaches:

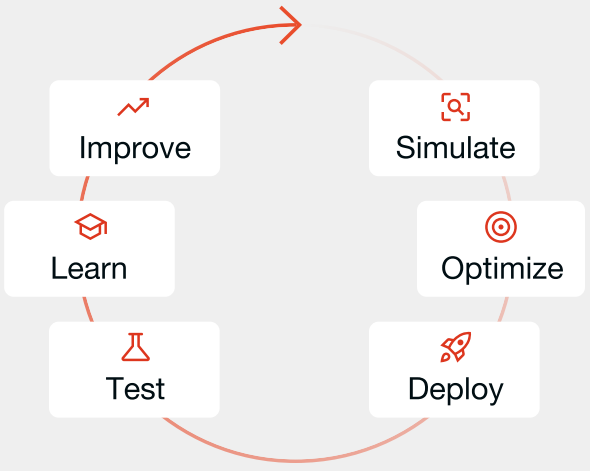
- ✕ Static rate grids and slow internal approval cycles
- ✕ Broad customer segments that miss real pricing opportunity across products and risk tiers
- ✕ No structured way to test strategies before deployment, or measure what worked
- ✕ Rate updates that take weeks or months, ceding margin to faster competitors

The result: Missed revenue, weak margins, and strategies that can't keep pace with the market.

The Solution

Earnix enables banks and lenders to simulate the expected outcomes of different strategies before they go live, optimize decisions across demand and profitability, and execute with confidence - managing pricing, campaigns, and risk across the full lending portfolio in one unified platform.

The result: Complex pricing and campaign decisions become explainable, measurable, and market-ready.



Key Benefits



Simulate Before You Deploy

Understand the impact of strategies, campaigns, and rate changes before deploying them to market, reducing risk and keeping every decision aligned to your goals.



Deploy at the Click of a Button

Move from optimized strategy to market execution in hours, not weeks. Real-time rate deployment with full governance controls.



Optimize With Precision at Any Level of Granularity

Balance margin, volume, and risk simultaneously across your entire lending portfolio, with AI-powered optimization algorithms that support any level of pricing granularity, from broad segments to fully personalized, one-to-one offers.



Govern Every Decision

Every simulation, A/B test, and deployment is auditable, version-controlled, and compliant - giving leaders confidence to innovate without losing control.

Key Features

Scenario-Based Simulation

- ✓ Model "what-if" scenarios across pricing strategies, customer segments, risk tiers, and campaign designs - testing demand sensitivity to understand where pricing changes win or lose volume before real money is at stake.
- ✓ Answer questions like: If I change offered rates for segment X, how does demand shift for segment X? Which customers are price-sensitive vs. margin-driven? Where do rate granularity and new segments add the most value?

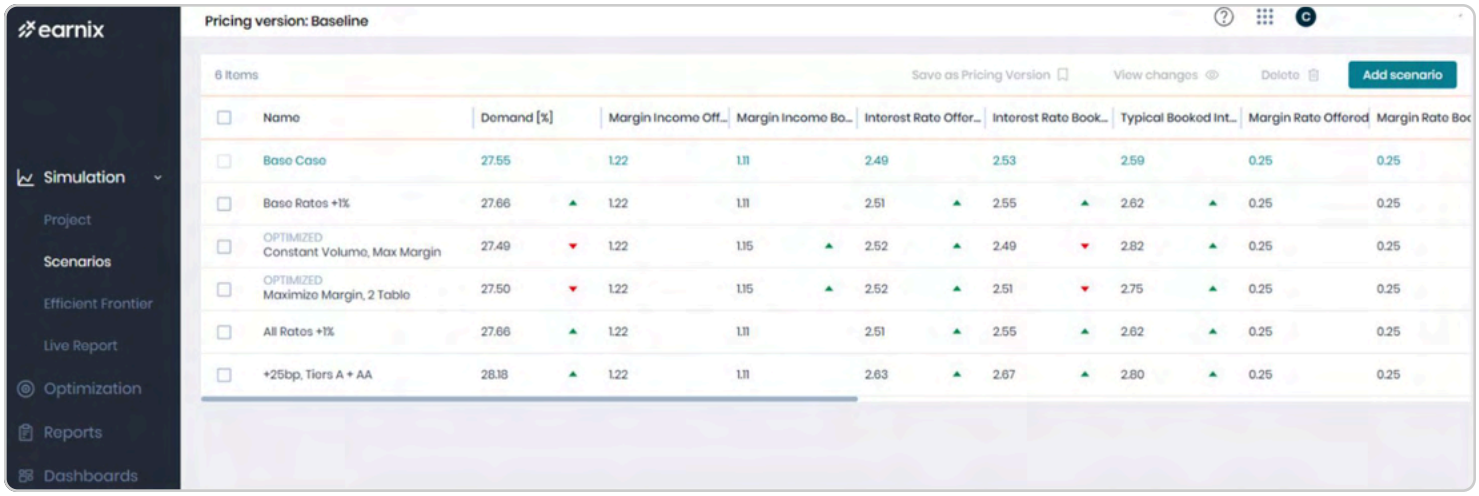


Figure 1: Compare strategies side by side across demand, volume, margin, and risk – then identify and deploy the strongest strategy to market with confidence

Portfolio Optimization

- ✓ Optimize across multiple business objectives simultaneously - margin, volume, risk appetite, and portfolio composition, rather than settling for a single best guess.
- ✓ Manage pricing decisions across the full lending portfolio - personal loans, auto, credit cards, mortgage, and deposits - setting constraints, comparing trade-offs, and selecting strategies with confidence from a single unified view.

Operational A/B Testing with Continuous Learning

- ✓ Define A/B, formulaic selection, and complex randomized tests easily, deploy them to market with a few clicks, and run tests safely within governed guardrails across rates, offers, segments, or campaigns.
- ✓ Leverage real customer response data from every test and feed it back into strategy - turning experimentation into a continuous, compliant feedback loop with full auditability.

Campaign Simulation & Automation

- ✓ Simulate campaign, pricing, and underwriting outcomes before launch, execute selected strategies directly, and measure performance across conversion, revenue, and risk.
- ✓ Marketing, pricing, and underwriting teams can clearly answer: if we do this, what do we get in return?

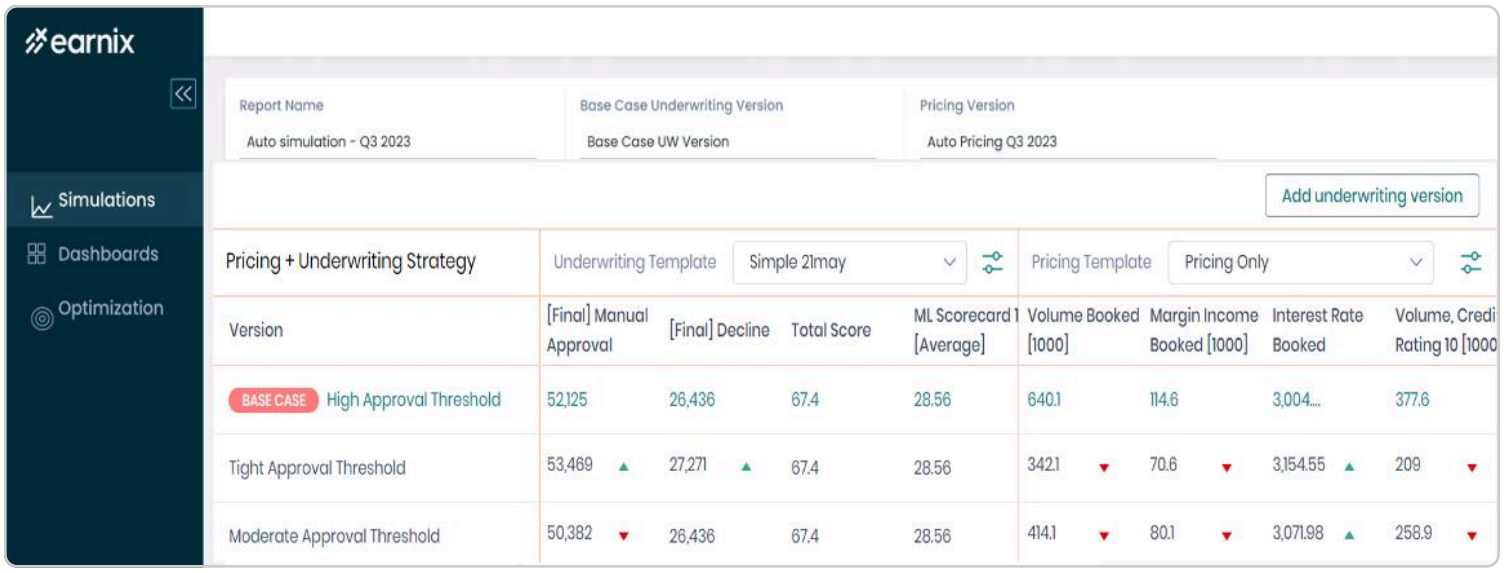


Figure 2: Simulation reports compare pricing and underwriting strategies side by side - tracking approval thresholds, margin income, and volume booked across scenarios before deployment.

From Simulation to Measured Outcomes

- ✓ Use dashboards to compare simulated expectations with real market performance, ensuring every pricing and campaign decision is tracked, explained, and improved over time.

Analytical Insights & Rate Grid Precision

- ✓ Bulit-in analytics identify where increased rate granularity adds value, where complexity hurts performance, and which segments justify differentiated pricing - so teams can capitalize on opportunity, not just observe it.
- ✓ **The result:** smarter segmentation, increased profitability.

earnix

Move From Speculation to Evidence

With Earnix, banks and lenders simulate strategies, optimize decisions, learn from real market performance, and scale what works - all within one unified, governed platform.

Contact Us to see how Earnix enables simulation-driven optimization for banking and lending

Contact Us