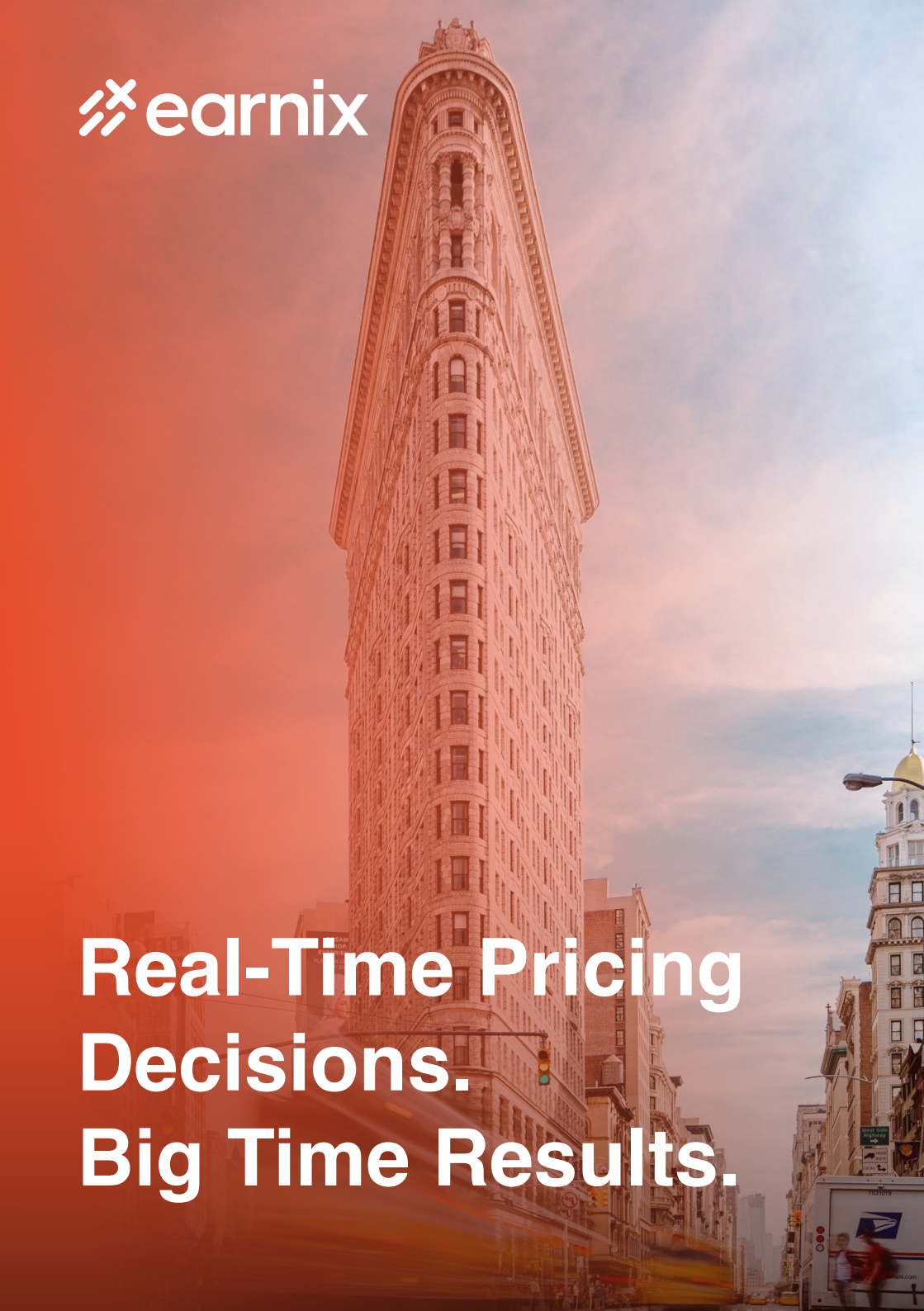
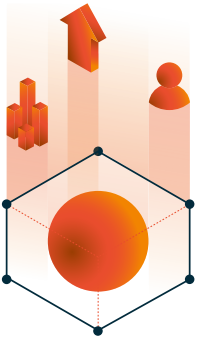

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Real-Time Pricing
Decisions.
Big Time Results.



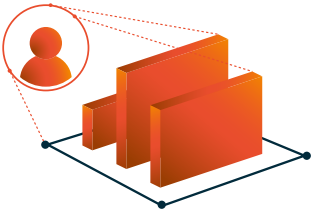
The Digital Transformation is easier with Earnix

Create unmatched customer experiences by delivering highly personalized and perfectly priced offers in real-time. Earnix's end-to-end, analytics-based, decision optimization platform closes the gaps between independent digital processes. Now you can provide the right customer with the right price and the right package at exactly the right time.



Through its real-time pricing solution, Earnix gives banks the power to deliver pricing and personalization - faster than ever before. A solution that is capable of complex modeling, analytically driven automation, testing and deployment. Thanks to Earnix's single end-to-end pricing platform, mishaps and errors caused by numerous disjointed systems can now be a thing of the past. Futureproofing your business starts here.

Use ***past*** outcomes, to enhance ***present*** real-time offers, by modeling ***future*** pricing scenarios



To compete in today's analytical arms race, it's critical to have systems that can operationalize AI quickly. Earnix's pricing and decisioning capabilities include comprehensive simulation, in addition to the operationalization of the entire end-to-end pricing and analytics process.

This includes not only determining the right price, but also enabling automated personalization and alternative deal structure recommendations. As a **SaaS platform**, Earnix's cutting-edge technology is **fully scalable** and provides **24/7 support** and maintenance.



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The Earnix Advantage



Proactively serve customers

Analytics-based AI and Machine Learning decisioning capabilities allow you to create personalized and relevant pricing offers, and packages for your customers.



Own market adaptability

End-to-end pricing processes reduce time to market, giving you the power to adjust your market strategy in real-time and make more offers, faster.



Eliminate human error

Synchronized pricing journeys reduce the risk of errors by dramatically reducing the manual transfer of complex data that exists between numerous manual pricing systems.



Achieve IT independence

SaaS functionality enables operation from anywhere and at any time, meeting new work expectations and enabling IT teams to free up time for other important matters.



Meet governance requirements

Built-in reporting tools provide a full record of every action taken, ensuring full auditability so compliance standards can be met with total confidence.



Know tomorrow's prices

Pricing scenarios based on AI and ML simulated models give you the foresight to create future pricing strategies to stay ahead of your competition and meet tomorrow's customer demands.

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Banking Solutions



Personal Loans

Offer the smartest personal loan as soon as your customers' needs arise, thanks to world-class analytics and advanced automation capabilities.



Auto Loans

Utilize cloud technology, AI, Machine Learning and automation to power your auto-lending operation in a scalable and high-performing way.



Mortgages

Be there for your customers when they need you most. Use Earnix's mortgage pricing and personalization solutions that help you deliver smarter offers, fast.



Deposits & Savings

Have the power to deeply understand your customers' financial life journey and be there at just the right time to support their next level of growth.



Commercial Loans

Enable banking relationship managers to be their customers' trusted advisors by giving them the granular understanding they need to predict commercial financing needs.

The Time is **Now**

Real-time engagement

By proactively leveraging the smart personalization capabilities of Personalize-It, Earnix's Time-It allows banks to deliver new prices and personalized loan offers at just the right time, to any consumer touchpoint.

Behavioral-based product personalization

Becoming more customer-centric is easier, thanks to Earnix. Now you can automatically identify and proactively respond to changing market conditions and customer financial behavior. Personalize-It allows banks to offer the right commercial loan to the right company, at the right price, at the right time.

Ultra-fast ROI

Within a few short months, Earnix can quickly deploy commercial lending solutions to deliver and actualize value. Earnix deploys iteratively, with results provided every step of the way.



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Earnix is a leading provider of mission-critical systems for global insurers and banks. Through Earnix, customers are able to provide prices and personalized products that are smarter, faster, and safer in full alignment with corporate business goals and objectives. Earnix's customers deliver over 1.4 billion quotes per year through Earnix's solutions, offering systemized, enterprise-wide value with ultra-fast ROI. Earnix has been innovating for Insurers and Banks since 2001 with offices in the Americas, Europe, Asia Pacific, and Israel.

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