



# ACCELERATING FRAUD DETECTION AND UNDERWRITING WITH DECISIONRULES

## ABOUT PAYJUSTNOW

Founded in 2019, PayJustNow is a leading South African Buy Now, Pay Later (BNPL) provider. It empowers over a million users to split purchases into three equal, interest-free payments, offering flexibility both online and in-store.

## THE CHALLENGE



### **SLOW FRAUD RESPONSE**

New fraud rules took days to implement, exposing the company to emerging threats.



### **INFLEXIBLE UNDERWRITING**

Updating credit eligibility rules was slow, limiting real-time optimizations.



### **HIGH COSTS**

Managing these processes required three full-time developers, adding operational strain.

## THE SOLUTION

PayJustNow integrated DecisionRules to overcome these challenges:

- **Fraud Detection:** Rules are now deployed in seconds, allowing instant reaction to fraud patterns.
- **Underwriting Optimization:** The platform streamlined lending decisions, improving efficiency in loan approvals
- **Scalability:** DecisionRules' no-code approach reduces IT dependency, saving resources and accelerating growth.

## KEY RESULTS

- **3-Month ROI:** Eliminated the need for three dedicated developers, saving millions annually.
- **Fraud Protection:** Reduced fraud-related losses by millions per month through instant rule deployment.
- **Optimized Lending Decisions:** Improved credit strategies via agile A/B testing and live performance tracking.

## LOOKING AHEAD

Building on this success, PayJustNow plans to expand DecisionRules into:



### **Dynamic Credit Adjustments:**

Real-time management of customer account limits.



### **Personalized Customer Experiences**

Tailored offers based on individual profiles.

## WHY DECISIONRULES?

With its ability to combine speed, flexibility, and cost-effectiveness, DecisionRules has become a strategic asset for PayJustNow—supporting rapid growth and innovation in South Africa's dynamic BNPL market.