

# Reimagining Financial Access

## Accelitas® Company Fact Sheet

### Using the transformative power of data to deliver next level solutions

At Accelitas, our purpose is to solve three key challenges facing today’s financial services industry: a growing number of non-traditional consumers denied the credit they deserve; lenders who need a safe way to identify and access more good customers; and brands that want a fast, transparent, and less costly process for transacting with their vendors.

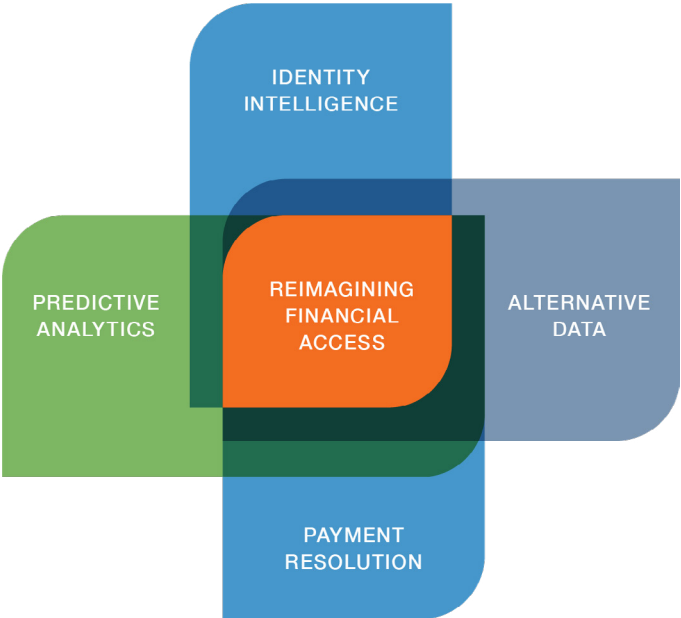
Through its unique expertise in Artificial Intelligence, alternative data, and automated reconciliation, Accelitas delivers a new level of insight, accuracy, transparency, and security, creating more equitable and robust access for borrower and lender, business and supplier.

### See what you’ve been missing: Millions of creditworthy customers

They’re the future of your business. 70 million strong and loaded with purchasing power. But according to traditional credit screening, they simply don’t exist. By leveraging AI and uncorrelated sources of alternative data, Accelitas helps lenders see more thin-file and no-file borrowers (Millennials, Gen Z, digital natives, immigrant populations) and accept 20-30% more creditworthy accounts, while supporting FCRA adverse action compliance, and reducing risk, First Payment Default (FPD), fraud, and charge offs.

### Predictive analytics: The definition of success

Traditional credit scores are fine for the big picture. But these days you need more than that. By using predictive AI techniques and proprietary algorithms, Accelitas can generate a Microclimate™ score, tuned to the precise elements needed to grow your business.



Working together, we can access the new generations of borrowers that are critical to future growth, while providing greater credit access, reduced risk, and lower interest rates for millions of creditworthy consumers:

- » Identify and accept good customers that traditional credit scores miss
- » Fine-tune credit scores to deliver more predictive insights at each stage
- » Establish the most effective metrics for making profitable lending decisions
- » Use Explainable AI to ensure understanding and FCRA adverse action notice compliance
- » Open digital and mobile accounts and seamlessly verify without compromising customer experiences
- » Confirm customer identity with real-time identity verification, account verification, and CIP compliance
- » Automate reconciliations from contract to payment to maximize supplier relationships

## Accelerated Insight API platform — the fast, fair, frictionless experience

We deliver these advanced Identity and credit risk services on Accelerated Insight® our secure, cloud-based, SOC-compliant platform:

- » **Ai Lift Score**, is an AI-powered Credit Risk Web Service that leverages FCRA and alternative data sources to deliver the AI Lift Score, enabling lenders to identify creditworthy thin-file and no-file borrowers.
- » **Ai Lift Save** applies proprietary AI techniques like machine learning to analyze rejected financial applications for overlooked indications of credit-worthiness, enabling companies to say “yes” to profitable applicants they would have rejected.

- » **Ai Resolve** provides companies with a more efficient, transparent, and profitable way to automate reconciliation processes from contract to payment.
- » **Ai Extract** reads government-issued IDs such as driver’s licenses and passports, extracts barcode and text data, and uses extracted data to auto-form-fill account applications to streamline account opening.
- » **Ai Verify** performs advanced data analysis on submitted consumer information to verify identities, comply with AML/KYC regulations, and return risk scores in seconds. Ai Verify/Bank Data, offers two account verification services that support fraud screening and NACHA compliance.
- » **Mobile Verification** combines our Ai Extract and Ai Verify services for a fast, cost-effective, and KYC compliant way to open online accounts and approve loans while reducing mobile abandonment and fraud.



**Uncorrelated FCRA Data Sources**



**Explainable AI Models**



**Customized to Your Business**



**Real-Time SOC Compliance**



**Delivering Growth and ROI**

### About Accelitas

Accelitas® is reimagining financial access through the transformative power of data. Our unique expertise in AI-powered data analytics delivers fast, fair and frictionless ways to help businesses grow, including the Accelerated Insight® Platform, featuring real-time web services that seamlessly confirm identity, predict credit, and streamline reconciliation and payments.

### See our analytics in action.

**REQUEST A FREE CONSULTATION**

For other inquiries:  
Email: [sales@accelitas.com](mailto:sales@accelitas.com)  
Call: 415-842-7715  
[www.accelitas.com](http://www.accelitas.com)