

Game Changer

How predictive analytics and essential real-time data can help lenders in uncertain times

ACCELITAS®

Navigating the New Essentials

Lenders can't afford uncertainty in the best of times. Now they have to learn and adapt in a dynamic and unpredictable economy.

- » Rapid increase in the volume of unknown borrowers
- » Inconsistencies by channel, states, and markets
- » Market fluctuations demand fast reactions

So what's proving more valuable than ever?

Essential Real-Time Data

Millions of records on essential ecommerce and merchant point-of-sale data can be captured in real-time, automatically delivering key consumer insights

Customized Credit Screening

The ability to fine-tune credit scores to your market, channel, and audience helps lower risk and increase profits

Analytic Expertise

Lenders need partners who can leverage advanced technologies, tailor them to their business needs, and keep them nimble in a fast-moving market

Reach the next generation consumer.

The human equation is changing the lending landscape, too. GenZ and Millennials are the future of your business. 70 million strong and loaded with purchasing power. But according to your credit screening methods, they simply don't exist.

Every day, every hour, every minute, a potential customer is rejected by traditional credit scores stuck in the past. It's not fair to borrower or lender.

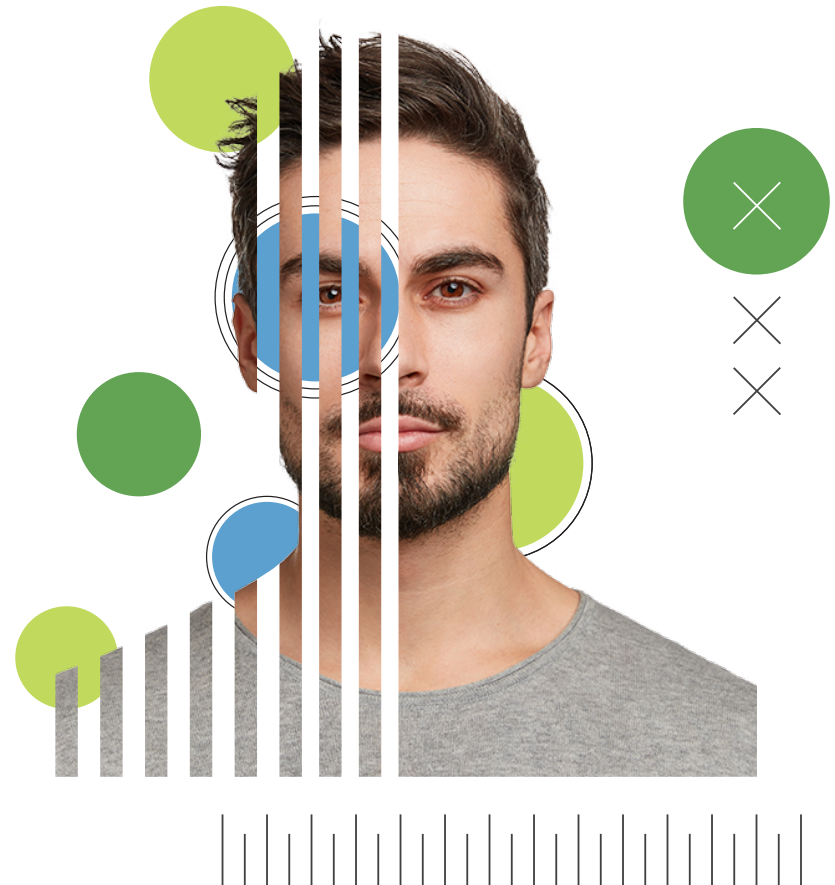
Fact: 30% of adults in today's credit market are virtually invisible to traditional screening methods, including

- » Digital natives
- » Students
- » Recent immigrants

They don't spend money like their parents. Or grandparents.

- » Venmo versus Visa
- » Uber instead of buying a car
- » Rent instead of owning a home

But they might be perfectly creditworthy borrowers. And just the customers you need.



What's the best way to identify today's thin-file and no-file consumers?

Alternative Data

Delivers a predictive signal even for applicants with little or no credit history, indicating the volume, variance, and variety of tell-tale financial activities that traditional credit screening services overlook.

Uncorrelated data

Unique or underutilized data types shine the broadest possible light on populations neglected by traditional scores, increasing coverage by as much as 30%.

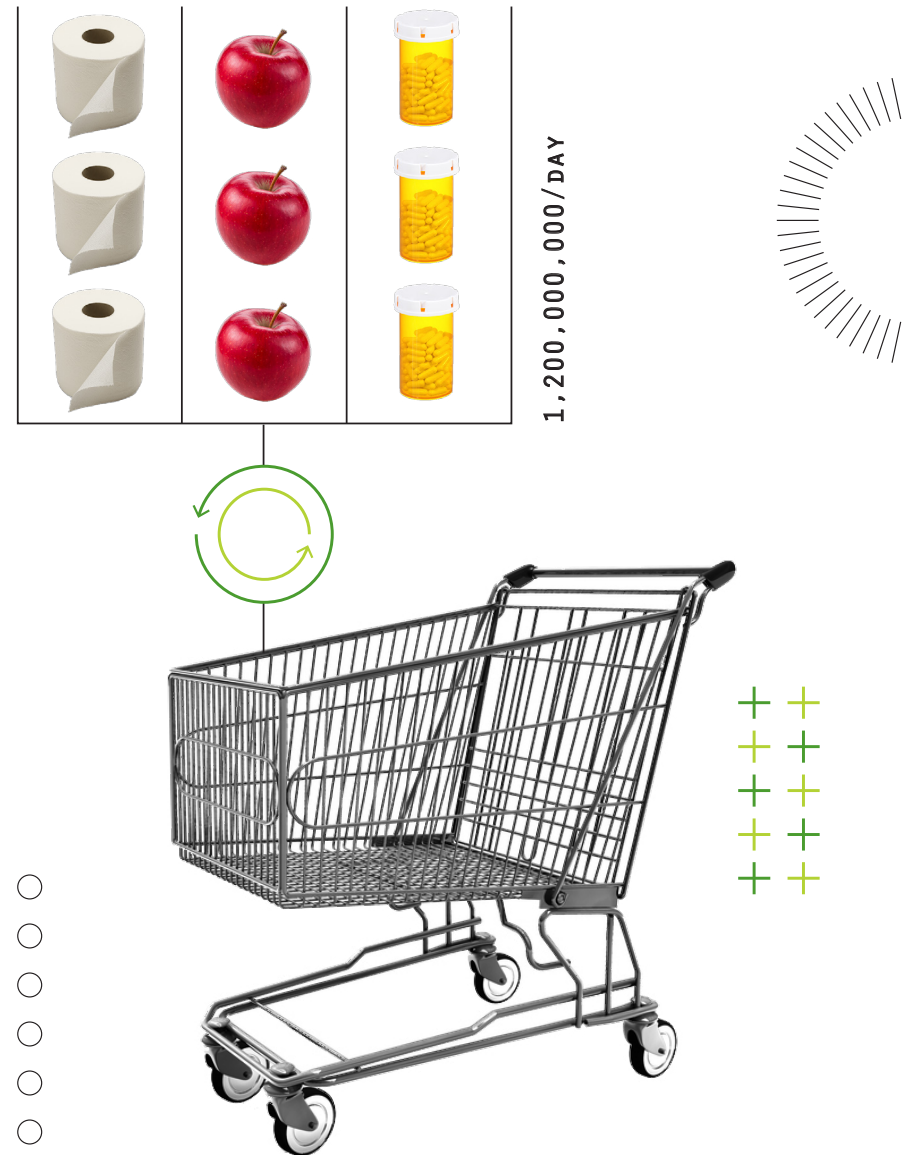
Essential real-time data

Lenders are now able to see consumers through the lens of superfresh ecommerce and merchant point-of-sale transactions, receiving automated real-time results.

Predictive analytics

The game changer. With an unprecedented combination of alternative uncorrelated data and artificial intelligence, custom analytics can tailor increasingly predictive and accurate scores for credit risk assessments.

By applying customized AI-powered analytics to alternative data, lenders can discover predictive signals that other screening services miss, leading to 20-30% more profitable accounts.



Ai Lift

The fast, fair, frictionless solution custom-tailored to your business.

This is where Accelitas comes in. Our revolutionary credit risk service Ai Lift is designed to grow business in two incredibly valuable ways: identifying more creditworthy customers with the scored applicants you have already rejected, and opening the door to the millions of un-scored and thin-file consumers in today's Invisible Marketplace.

The Microclimate™ difference. This is not your parents' credit score.

As a predictor of profitability, conventional measures like FPD may be no more reliable than a coin toss. And while traditional credit scores are fine for giving you the big picture, there's a lot they can't see.

It's like asking for a weather report and getting the average temperature of the United States. You still have no idea what's happening outside your door.

A Microclimate credit score from Ai Lift can make a world of difference. With the unique ability to fine-tune the predictive analytics, Ai Lift delivers insights specific to your business; your industry, geography, customer, product, and business goals.



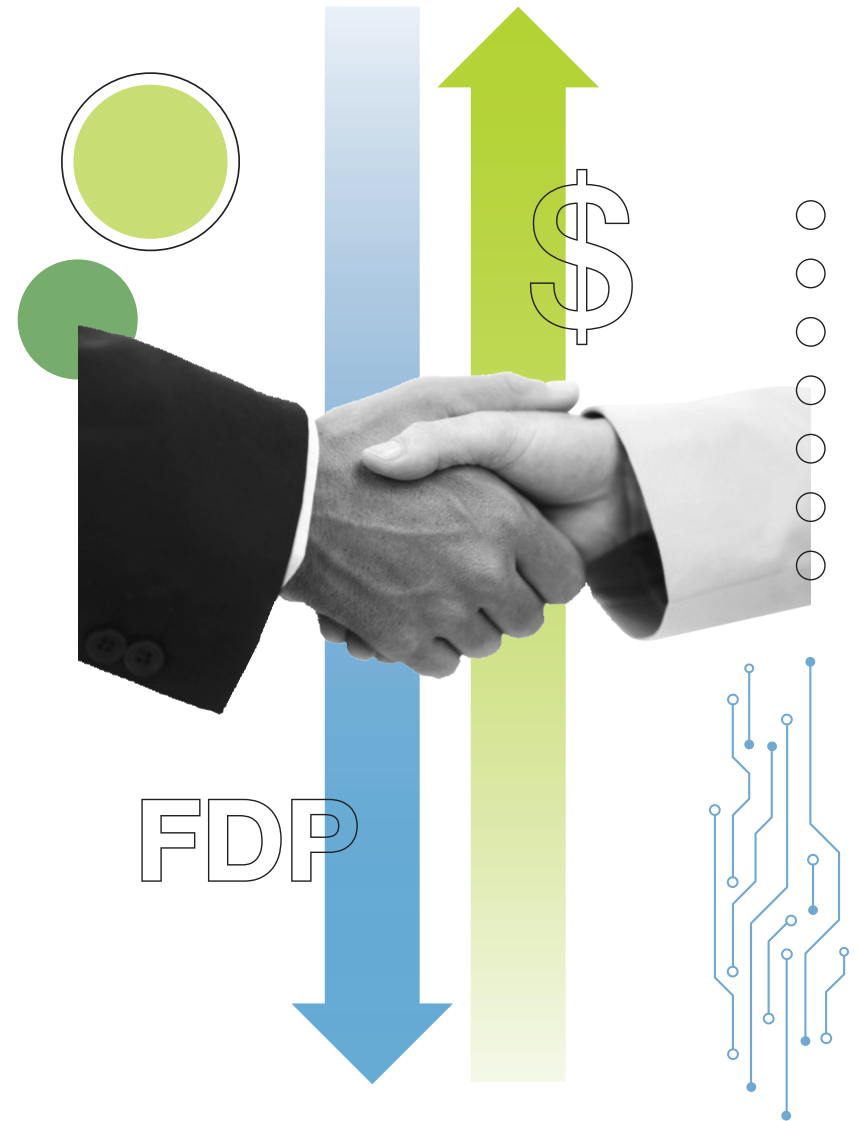
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The power of partnership

The transformational power of data still needs a human perspective. Ai Lift comes equipped with a team of Accelitas tech experts, data specialists, and risk management pros who enjoy nothing more than coming up with custom

solutions for your company. As a partner in your success, we're committed to helping you think smart and move fast in a changing marketplace. It's a relationship you won't find in the big name credit screening services.

In typical cases, re-analyzing rejected applicants using AI and alternative data reduces FDP rates to 40% of their previous levels, while growing profits by as much as 26% — all without investing in new leads.



Make smarter decisions at every step.



High in the data waterfall. Screen applicants more accurately at the start of your loan-decisioning process. Because AI insights are explainable, lenders can be confident their decisions will comply with FCRA regulations.

Middle of the data waterfall. Fine tune a Microclimate™ score to assess unique risk thresholds. Use different scores to effectively segment products and target offers.

Low in the data waterfall. Reanalyze rejected applicants for overlooked indications of creditworthiness, accept up to 20–30% more creditworthy borrowers without investing in additional leads or marketing.

Existing customers: loan health checks. You can re-score the customer anywhere in the lifecycle of the loan. If you find score drift up or down in the real-time data, you can proactively adjust to the needs of the borrower.



Here's where personalized data analytics pay off.

Bottom line? Today's businesses can't afford to stand still. Ai Lift delivers an unprecedented advantage for an increasingly dynamic lending marketplace

- » **Outperforming traditional models** for both short- and long-term performance at each stage of the data waterfall
- » Delivering **twice the predictive lift** over the industry average
- » Allowing lenders to **reduce FPD** and the risk of **charge-offs**
- » **Increase growth** and accept rates by 20-30%
- » Enable **new sources of revenue** — including those millions of customers you've been missing.

To learn more, download our White Paper:
How Artificial Intelligence and Alternative Data Help Lenders Grow in Today's Changing Market

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ACCELITAS

Reimagining financial access
through the transformative power of data

To contact a representative,
email sales@accelitas.com
or call 415-842-7715
www.accelitas.com

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, streamline data reconciliation and enable payments.