ACCELITAS®

Predict and accept up to 30% more creditworthy borrowers

Predictive analytics and alternative data are revolutionizing credit risk, helping lenders accept more creditworthy borrowers

Ai Lift delivers credit scoring advantages in a rapidly shifting marketplace
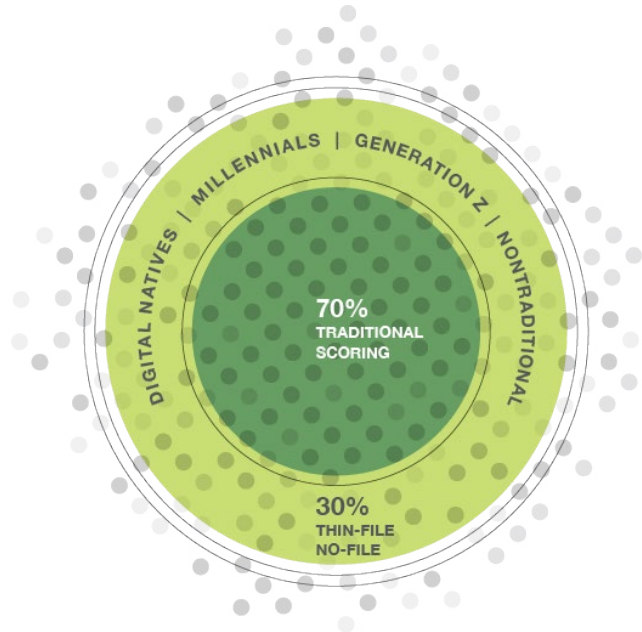
Between the boom in digital transactions and today's non-traditional consumer, the need for accurate credit scores is more valuable than ever. The future of your business may rely on a generation that rents instead of buying homes, takes Uber rather than purchasing cars, and spends its money via Venmo instead of Visa. They may be perfectly creditworthy customers, but according to your traditional one-size-fits-all credit scoring methods, they simply don't exist.

Predictive analytics can look at "credit invisible" thin-file and no-file consumers to identify millions of profitable accounts.

It's time to reimagine financial access

Accelitas has a fast, fair, and frictionless solution for both borrower and lender. Ai Lift is a unique credit risk service designed to grow business in two incredibly valuable ways: opening the credit door for millions of un-scored and thin-file consumers that traditional credit scores completely miss and identifying more creditworthy customers in the population of scored applicants you've already rejected.

The difference is an unprecedented combination of real-time alternative data, predictive analytics, and customizable solutions that tailor increasingly accurate scores for credit risk assessments:
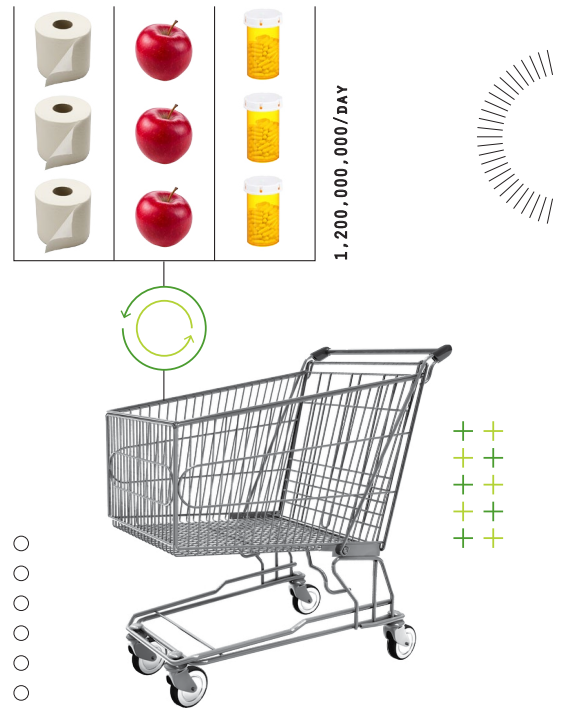
» Ai Lift analyzes unique and uncorrelated sources of alternative real-time data

» Delivers predictive lift 2x higher than industry average

» Increases growth and acceptance rates by 20–30%

» Allows lenders to reduce FPD and the risk of charge-offs

» Opens your business to new sources of revenue

Microclimate credit scores and essential real-time data

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 has the unique ability to fine-tune the predictive analytics, delivering insights specific to your business, your industry, geography, customer, product, and sales goals.

Essential real-time data is another game-changer. With Ai Lift, lenders can now see consumers through the lens of super-fresh ecommerce and merchant point-of-sale transactions, delivered in automated real-time results. In today's uncertain marketplace, essential real-time data has proved itself a crucial component of credit risk assessment.

1,200,000,000/DAY

About Accelitas

Accelitas® is reimagining financial access through the transformative power of data. Our AI-powered data analytics deliver fast, fair and frictionless ways to help businesses grow by confirming identity, predicting credit, and reconciling payments. Our Accelerated Insight® Platform includes real-time web services that provide a faster, smarter way to seamlessly open accounts, accept more creditworthy borrowers, and streamline reconciliation and payments.

Learn more about Accelerated Insight

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