



Credit Decisioning & Verification



Assess risk. Reduce defaults. Increase profitability.

A powerful predictive credit scoring solution that quickly evaluates the risk level of a potential loan applicant using the industry's largest alternative lending credit database.

Available: Web Based Batch API

What does it do?

As a dynamic credit scoring solution, it allows lenders to assess credit risk on almost any consumer. Employs sophisticated algorithms to mine data from Connect, the industry's largest and most relied upon alternative credit bureau database including bankruptcy and civil records datasets, judgments, liens and evictions. These critical data attributes are either limited or unavailable through traditional credit scoring platforms. iPredict provides insightful attributes including:

- More efficient predictive workflows to optimize outcomes based on available data
- Numerous new data sets including public records, consumer stability, and banking behavior which add to overall score accuracy
- Expanded score differentiation ranging from 300 to 850 for more granular risk assessment
- Easier implementation, with no additional coding required for those already using our original iPredict product

Factors in over 165 data attributes when calculating the potential risk of a loan applicant defaulting on a loan and returns the following data:

- Short-term credit risk
- Short-term credit inquiry attributes
- Short term loan history (loans given, payments, etc.)
- Consumer stability attributes
- DDA banking attributes
- Bankruptcy, liens, judgment and eviction records

What is it used for?

Enables companies to quickly evaluate the risk level of a potential loan applicant leading to reduced defaults, better margins, and more efficient business processes.

It is used in many industries including consumer lending, buy-here-pay-here, auto financing, check cashing, title lending, and retail financing.

