

## Power on the most advanced credit decisioning

The iQ Decision Engine (iQDE) is a cloud-based platform that automates lending and risk decisions with real-time results. No coding, simple integration, scalable, and secure – with the data sources lenders want.

## Do more than keep up – stay ahead when lending online

Whether online lending is the next step for your business or already a big part of it, we'll help you deliver better products, faster decisions, and a seamless customer experience. We built a best-in-class decision engine that's fully customizable. There's no limit to how much your business can grow.



### Supercharge your credit decisioning with iQ Scores

Simplify your lending operation with the use of our cutting-edge scoring models. iQ Scores help you understand your risk, reduce fraud, and precisely target the right customers.

#### iQ Risk Scores

Evaluate risk potential so you get the most lucrative customer relationships

#### iQ Fraud Scores

Detect and prevent fraud before it happens with dynamic behavioral analytics

#### iQ Marketing Scores

Identify the best leads for your products based on your criteria and business goals

The iQDE accelerates your agility and growth with real-time decisioning. It's fully integrated and scalable to optimize bottom-line results while minimizing risk.

#### Pre-built Bureau Integration for fast deployment

- API integrations allow real-time access to critical decisioning data from: TransUnion, Experian, Clarity, Microbilt, Decision Logic, LexisNexis, Teletrack, and Factor Trust, just to name a few

#### Unlimited Segments

- Brands, channels, former customers, locations, and more
- Support for multiple acquisition channels – pre-approved, organic, affiliate, lead generation

#### Improved Efficiency

- Collect waterfall decisioning data for price efficiency
- Simple integration with your existing web, loan management, and data platforms
- Cached bureau data for cost savings
- Automated Exceptions Handling

#### Instant Decisioning

- Real-time sub-second decisioning, no matter how complex your decision logic might be

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- Real-time decisioning, no matter how complex your decision logic might be
- Scalable to process millions of real-time transactions with a single API call

#### Simple to Advanced Scoring Models

- Linear, non-linear, and logistic scoring models
- Integrated machine learning models including Neural Net, Gradient Boosting, Random Forest, and more
- SAS, Python, and R plug-ins included

#### Multiple Decisioning Parameters

- Approve, decline, or review decisions
- Configure multiple loan amounts, APRs, and payment terms
- Implement risk-based pricing

#### Compliance Adherence

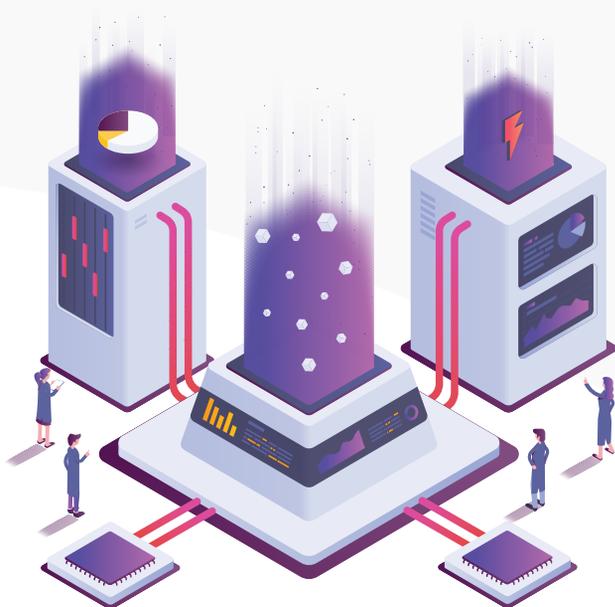
- Audit and compliance friendly
- Transparency of underwriting decisions
- Trace every change

## Why we built the iQ Decision Engine

With two decades of industry experience, we bring a deep knowledge and understanding of consumer insights, marketing, data analytics, and software solutions to our clients. As a software provider, we're focused on the ever-changing lending market and the needs of our clients, who want the most innovative solutions for their customers.

## Our history and future

iQ Decision Engine has provided the intelligence to create eight lending portfolios. Leveraging these models and scores, lenders using iQDE technology have profitably originated over \$4B to over 2,000,000 customers – and we're continuing to grow as a leading fintech company.



## Feel the power with iQ Scores

Models built on 20+ years of experience and over \$4B of loans funded

30% lift over traditional competitive scores

Acquisition channel-specific scores

Precisely predict first payment default, delinquency, and charge-off

Industry standard 300 to 1,000 scale

Our iQDE platform has full-cycle performance analytics and 13th generation risk scoring models. And we have the resources to keep building our offerings to provide best in class lending-as-a-software products.

## INTEGRATED WITH LEADING CREDIT BUREAUS

TransUnion  
Experian  
Clarity  
Equifax

Microbilt  
Decision Logic  
LexisNexis

CoreLogic  
Teletrack  
Factor Trust