

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

Instant Decisioning

- 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 nearly 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 15+ 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

iQ Decision Engine is backed by Sequoia, the premier venture capital firm focused on technology companies. Our iQDE platform has full-cycle performance analytics and 12th 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

Microbilt
Decision Logic
LexisNexis

CoreLogic
Teletrack
Factor Trust