

POWERFUL LOAN MANAGEMENT MEETS TRULY INTELLIGENT DECISIONING.

Vergent is now offered with the most advanced credit decisioning product available. The combination gives you a powerful lending solution supported by agile, real-time decision-making that's backed by the data sources you know and trust.

With Vergent + iQ Decision Engine, you'll have everything you need to manage and grow your lending business, all in one package.

vergent™ 

DECISIONS POWERED BY
 **iQ Decision Engine**

POWER

Vergent is the most comprehensive Loan Management Software on the market. It encompasses the entire loan life cycle, including underwriting, loan origination, and servicing.

INTELLIGENCE

iQ Decision Engine (iQDE) automates lending decisions using cutting-edge scoring models that help you evaluate risk, reduce fraud, and identify the best leads.

CONVENIENCE


Vergent + iQ Decision Engine is a seamlessly integrated all-in-one package. You'll no longer have to manage separate software, data, and decisioning subscriptions.

SPEED

Decisions are delivered in a fraction of a second using cutting-edge technologies that access and analyze information from leading credit bureaus and data providers.

Learn more about how Vergent + iQDE can power your lending business with smarter, faster, and more accurate decisions.

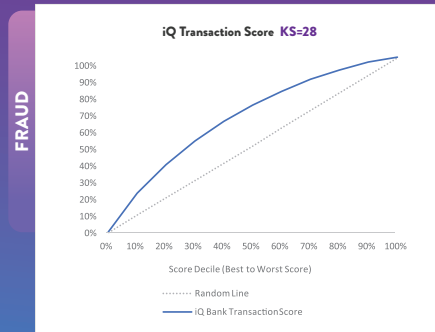
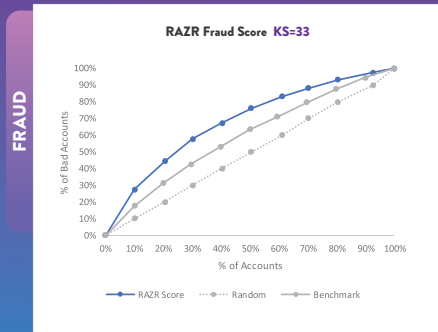
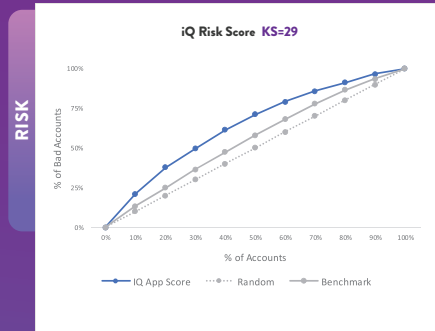
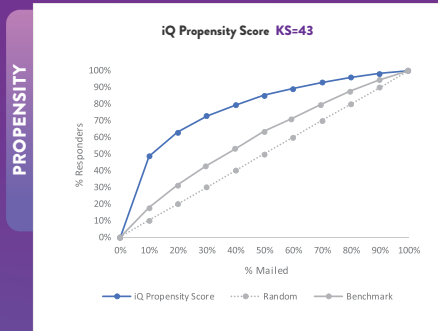
Call today for a free demo.

 888-308-1857

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MULTIPLE SCORING MODELS HELP YOU BALANCE RISK WITH OPPORTUNITY

Vergent + iQDE is powered by advanced scoring models that operate “under the hood” to help you find the right customers and instantly evaluate risk. The scoring models are currently in their 16th generation of refinement and are time-tested over the course of 15+ years and \$4 billion in loans funded. Additional models beyond the four shown here are available.



iQ PROPENSITY SCORES

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

iQ RISK SCORES

Evaluate risk potential so you can focus on customer profitability.

RAZR & iQ TRANSACTION SCORE

RAZR & iQ Transaction Score are first-of-a-kind scores built on data that is not normally reported to CRAs. iQ Transaction Score for example is powered by transactional data from consumer bank accounts and other sources. It combines unique data representing the depth of transactional history, usage history, and cash flow patterns to generate a complete risk profile of the consumer that goes beyond a traditional credit risk score.

HOW iQ SCORES STACK UP TO THE COMPETITION

iQ Scores are designed to lift your business where it matters. Whether you want to improve response, reduce risk, detect fraud, or predict your customers' ability to repay, iQ Scores outperform the competition in every metric.

ANY LOAN. ANY TIME. ANYWHERE.

Vergent is a complete financial management software solution that's designed to meet the specific needs and unique regulatory environment of consumer lending.

Vergent makes it easy to implement industry best practices in your business. Our experts have accumulated well over 50 years of practical, no-nonsense expertise that's built into our easy-to-use software.

ORIGINATION

Vergent is designed specifically for consumer lending, installment lending, flex loans, auto lending, deferred presentment, and lines of credit. In addition to auto-decisioning by iQDE, we offer multiple funding methods, built in eSign functionality, automated opt-ins, and more.

COMMUNICATION

Our software makes it easy to keep in touch with your customers through a variety of communication channels, including branded mobile apps, customer portals, automated email and text, and two-way text messaging.



INSTANT DECISIONING

The iQDE platform delivers real-time decisioning, even for situations involving complex decision logic across multiple scoring models.

BUILT-IN BUREAU INTEGRATION

iQDE accesses critical decisioning information from trusted data sources, including TransUnion, Experian, Clarity, Microbilt, Decision Logic, LexisNexis, Teletrack, and Factor Trust.

SERVICING

Automated tasks, alerts, and reports make it easier than ever to service accounts and collect payments. Vergent offers advanced central collections and bulk payment processing while automating your call queue, appointment reminders, text collections, and account alerts.

CUTTING-EDGE SCORING MODELS

iQ Scores help you evaluate risk, predict a customer's ability to pay, reduce fraud, and find the best leads for your products.

ADVANCED CREDIT DECISIONING. REAL-TIME RESULTS.

With nearly two decades of industry experience, iQDE is built upon a deep knowledge and understanding of consumer insights, marketing, and data analytics.

The iQDE accelerates your agility and growth with real-time decisioning that allows you to optimize bottom-line results while minimizing risk.