Reaching the Invisible Prime
FICO 640+
Homeownership - 70%+
Established credit history
Debt Consolidation
We capture customer data at over 20 of touchpoints during the customer journey

Venus R. of Orlando, FL

“This loan was the easiest to apply for, the fastest to get approved, and most prompt for direct deposit into my checking account of any personal loan that I have acquired in recent memory.”
BIG DATA: data lake with over 30 billion events providing a 360° view of our customers

Customer Feedback and Sentiment

Customer Interactions and Preference

Declarative and Behavior Data

Credit Data

Alt Data

Applicant Data

Usage Data

Chat

Email

Calls

Surveys

SMS

Mobile

Web

Email

Communications

Voice
Over 2,500 attributes captured for underwriting

- Source/Device Data: ~200
- Declarative and Behavior Data: 1,500
- Credit Data: 1,000
- Applicant Data: ~50
- Alt Data: 1,000

Customer Interactions and Preference
- Mobile
- Web
- Email
- Voice
- Communications

Customer Feedback and Sentiment
- Chat
- Email
- Surveys
- Calls
- SMS
AI: experimenting with a range of tools to improve customer experience

IMAGE RECOGNITION
- Alt Data
- Credit Data
- Applicant Data
- Usage Data
- Declarative and Behavior Data

MACHINE LEARNING
- Voice
- Mobile
- Web
- Email
- Communications
- Customer Interactions and Preference

NATURAL LANGUAGE PROCESSING
- Chat
- Email
- Calls
- Surveys
- SMS
- Customer Feedback and Sentiment

TEXT MINING

INTERACTION MINING
ALTERNATE DATA
Alternate Data Options

- Financial & Wealth
- Cash Flow
- Lifestyle
- Digital Footprint
- Social Profile
Thank you