

Improve consistency and efficiency with a personalized optimization plan



Decision engine optimization is an empirical, data-driven process to improve underwriting efficiency and consistency. Enhance your decision engine’s performance by reducing the number of applications referred to underwriters through a three-step process, which includes:

On-site review and consultation

Evaluate your current loan policy, underwriting guidelines, and decision engine set up and consult with experts who understand your needs and challenges.

Analysis of system and manual decisions

Analyze your application data and manual underwriting trends to measure the effectiveness of existing rules and identify new opportunities for automation.

Comprehensive report

Our team prepares a written report of specific, actionable recommendations complete with the data behind them. Forecasts using the recommendations are run against real application data, measuring the projected efficiency gains and accuracy of new rules.

What’s the result?



More loans captured after hours and on weekends



Increased cross-sell and look-to-book-ratios



Higher quality, more consistent decisions



Better member and dealer relationships with fast turnaround times



Increased staff efficiencies to allow for better focus



Reduced operational and staff costs

Ready to optimize your decisioning?