

Ascend Intelligence Services™

Ascend Intelligence Services™ is a fully integrated cloud-based suite of custom analytics capabilities, powered by artificial intelligence (AI) and machine learning (ML) to help you rapidly develop, deploy and monitor sophisticated models and strategies across the customer life cycle.

In today's ever-changing world, it's imperative you adapt to remain competitive

Customers' needs are constantly evolving as economic conditions continue to change. To stay ahead of shifting demand, and even capitalize on emerging credit trends, you need to use the right data, better predict risk, continuously monitor model and strategy performance, and rapidly update decisioning criteria.

Only we can provide these capabilities within an end-to-end solution to help you effectively implement advanced analytics for improved portfolio performance.

Ascend Intelligence Services™

Ascend Intelligence Services is the first solution of its kind, leveraging modern AI and ML technology, within a single cloud-based platform, to empower lenders with our most sophisticated analytics offerings. Our integrated solution provides you with advanced analytical capabilities, delivered by our industry experts or through our industry leading software, utilizing the most accurate data, artificial intelligence, and machine learning to help drive optimal business performance.

Advanced analytics capabilities through Ascend Intelligence Services

- Custom machine learning models for risk, response, balance, revenue, and more
- Mathematically optimized strategy design services for targeting, acquisitions, limit management and collections
- Rapid and seamless deployment
- Model and strategy health monitoring

Managed Services: Let our experts do the heavy lifting for you

Using more than 40 years of advanced analytics expertise, our data scientists will collaborate directly with your team to design highly predictive machine learning models, build mathematically optimized decision strategies, and deploy them quickly to generate a better return on your investment. Once built and deployed, we will continuously monitor, retrain and rebuild your models and strategies to help you swiftly and effectively adapt to the ever-changing market. In addition, you will receive detailed and explainable regulatory documentation to help you easily share your lending practices to regulators and key stakeholders. Our suite of fully integrated solutions provides you with a continuous learning feedback loop to ensure optimal performance in any economic situation.

Atlas Credit Co

“This is exactly what I wanted from this engagement and your team exceeded my expectations!”

– Brandon Mays, CFO/President, Atlas Credit

Doubled approval rates for prequalification

20% credit loss reduction

Deployed custom ML on an aggressive timeline

Self-service software: Manage your advanced analytics within an easy-to-use platform

Our advanced analytics capabilities are also available as self-service software within our cloud-based platform.

This technology allows you to access the most robust data in the industry, rapidly build your own custom models, design and update optimized decision strategies, and seamlessly deploy and monitor them, all within one integrated solution. Detailed regulatory documentation is easily accessible, so you can feel confident in sharing your lending practices with regulators and key stakeholders. Ascend Intelligence Services puts the power of data-driven decision-making in your hands, resulting in better and faster results at every stage of the customer life cycle.

How Ascend Intelligence Services helps you

- **Target the right people** that are more likely to respond to your offers and meet your credit criteria, while also reducing marketing costs.
- **Acquire the right customers** and provide the best offers to increase approval rates while also controlling bad debt.
- **Set optimal credit limits**, both for initial limits and limit management, for increased wallet share and reduced risk.
- **Improve recovery rates** by determining optimal collections actions and treatments.

Benefits

- Better predictive ability through more robust analytics
- State of the art data science methodologies in one unified platform
- Faster deployment of solutions with integrated services
- Automated decisions and reduced manual reviews
- Transparent methodology and explainable machine learning for assistance in regulatory compliance
- Access to detailed and explainable documentation for use with regulators
- Continuous monitoring, retraining and rebuilding of your models and strategies to rapidly respond to economic change
- Work directly with best-in-class data scientists with deep credit lending expertise