

Bank Data Meets Artificial Intelligence!

Transaction Science's AffordAI™ Provides Affordability Recommendations Using the Most Up to Date Underwriting Data....Bank Transactions



AffordAI™

Bank Transaction Data + AI =
optimal payment terms,
payment amount, and risk of
non-payment



Better Lending Decisions

AffordAI provides the clearest view possible of borrower capacity to service payments



Patent Pending

Our proprietary processes are a true step forward in the use of bank data in underwriting and account management

Right Payment

AffordAI™ means a payment amount that the customer has experience paying back

Right Terms

More than aligning inflows and payroll to payment, AffordAI™ looks at financial and non financial obligations to determine repayment periodicity

Right Day of Week

AffordAI™ evaluates inflows, outflows, obligations and velocity to minimize risk of overdraft

2.5

second API turnaround

Supercharge Your Consumer and Small Business Strategies

Our attributes, policy flags, and scores provide immense lift for B2C and B2B lenders, underwriters, and brokers for use in conjunction with or to replace traditional credit scores, KYC processes, and income/funds verifications

Create Better Customer Relationships

AffordAI™ improves the customer experience with recommendations that balance a customer's needs and existing obligations against inflows and payroll

