

REVEALED AFFORDABILITY™ RISK SCORING SUITE

The first bank transaction only scoring suite for small & medium business lending

RevealedAffordability™ technology streamlines underwriting and account renewal processes

Better Decisions

Cash flow trending provides a more complete and timely assessment of lending risk for small and medium businesses. Transaction Science understands small business behavior is more than current balance and overdrafts. Our insights improve decisioning...it's time to evaluate small business payment velocity and affordability!

Early Default Score

- ✓ One third of losses occur prior to paying 20% of amount owed
- ✓ Reduce losses on new accounts up to 55%; renewals up to 35%
- ✓ Approve up to 40% more accounts previously declined at half the loss rate

Later Default Score

- ✓ One third of losses occur after paying 35% of amount owed
- ✓ Reduce losses on new accounts up to 40%; renewals up to 25%
- ✓ Approve up to 30% more accounts previously declined at half the loss rate

Behind the Scores

Built over thousands of actual cash advances, loans, and lines of credit using a proprietary suite of 5,800 attributes across six unique data types. RevealedAffordability™ Risk is designed to evaluate all the areas of risk present in small business lending, from fraud to credit risk to affordability.

*Small Business
Behavior Made Clear™*

REVEALED AFFORDABILITY™ RISK

*The complete affordability and risk
assessment for small business lending*

