



Uncover new revenue
opportunities with
predictive data..

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Banks and lending companies are missing out on opportunities already in front of them. We have innovated processes that were primarily analog and use our proprietary database and machine learning to benefit lenders and borrowers.

With furnishers providing billions of data points monthly inevitable reporting errors occur. Individually these may seem like simple mistakes but when you combine our AWS powered predictive technology and data base a different story emerges.

Challenge

According to the Credit Bureau's own studies as many as 1 in 5 consumers (20%) have errors in their credit report. This error rate results in millions of consumers missing out on the credit they deserve. These errors in some cases can reduce the consumers score as much as 80 points or more.

Addressing these errors is an antiquated process that requires hours of work with each individual bureau. From this a cottage industry has emerged as consumers seek help addressing errors on their credit report.

Solution

Now, Fintechs and modern lenders are implementing Alt Data into their decision engines, taking lending applications far beyond standard FICO scores.

TrackStar's Machine Learning model REVELAR identifies errors in credit reports leveraging AWS. Our solution reveals segments in your own database that can be active across CX, Retention and Acquisition channels.

Based upon our 15+ year history compiling proprietary dispute outcome data REVELAR delivers predictions of removability for negative trade-lines.

Use Cases

Pre-Qualification - Identify Errors Early

Cost Reduction - Expand Approvals without Expanding Marketing

Second Look - The Future Borrowing Potential of an Applicant



Solution Brief

REVELAR provides real-time inference or batch processing from it's encrypted Docker Container

Deploy with your own environment, no outside internet required.

About REVELAR

Our REVELAR solution is built on a proprietary credit dataset of over 15 years of dispute result outcomes.

This is providing the blueprint for the model to execute a statistical analysis and return a predicted result.

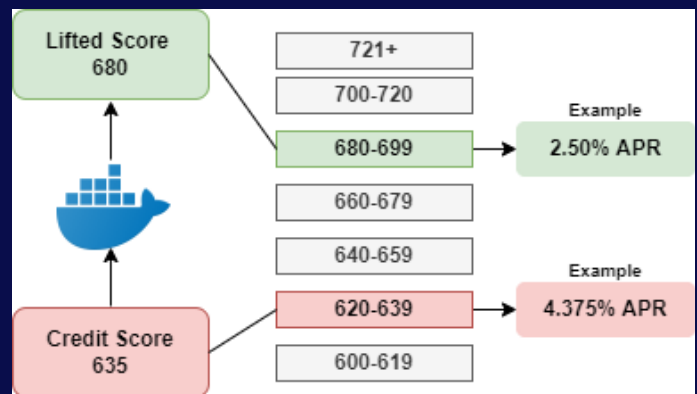
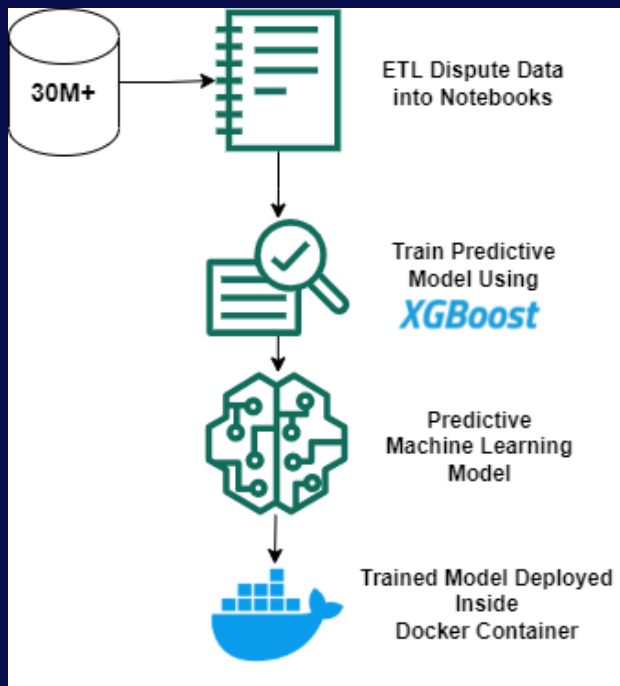


How it Works

REVELAR is purpose-built for Enterprise lending with built-in ETL and on-premises deployment from the AWS Marketplace as a Docker Container.

This ensures compliance and security needs are met as REVELAR does not require outside internet access to provide results.

Utilizing XGBoost the model will return between 0 and 1 for example 0.74 as a result. With industry standard of any results >0.8 being interpreted as positive.



Customer Outcomes

After extensive engineering we were able to learn from our first versions and deploy REVELAR 2.0. Upon doing so it revealed that **25%** of the credit files tested contained errors.

Utilizing REVELAR on AWS, new segments and audiences appear in your applications and data. Our solution can quantify this resulting in opportunities previously overlooked.

REVELAR allows lenders to see the segments of applicants and their true potential because of the errors contained within the credit files.

Contact Us to Learn More and Receive Free Sandbox Access

