



How Best Egg Unlocked New Opportunities and Transformed Consumer Engagement Using Revelar

Case Study



Executive Summary

Best Egg, a leading fintech committed to helping consumers build financial confidence, partnered with TrackStar AI to evaluate Revelar an ML-powered credit error detection engine trained on more than 30 million dispute outcomes across all three major credit bureaus.

During an initial Proof of Value (POV), Revelar scanned over 20 million historical Best Egg credit reports inside their secure environment and uncovered 3.4 million consumers with material credit report errors. This discovery immediately revealed a nine-figure net-new lending opportunity, catalyzing a fast-tracked board approval and deployment directly into Best Egg's Financial Health app as Credit Error ID.

Within six months of launch, Best Egg achieved a 160% lift in engagement, a 67% open rate and 30% CTR on the initial announcement email, and a 40% increase in cross-sell opportunities, all while reducing CAC by reactivating previous applicants.



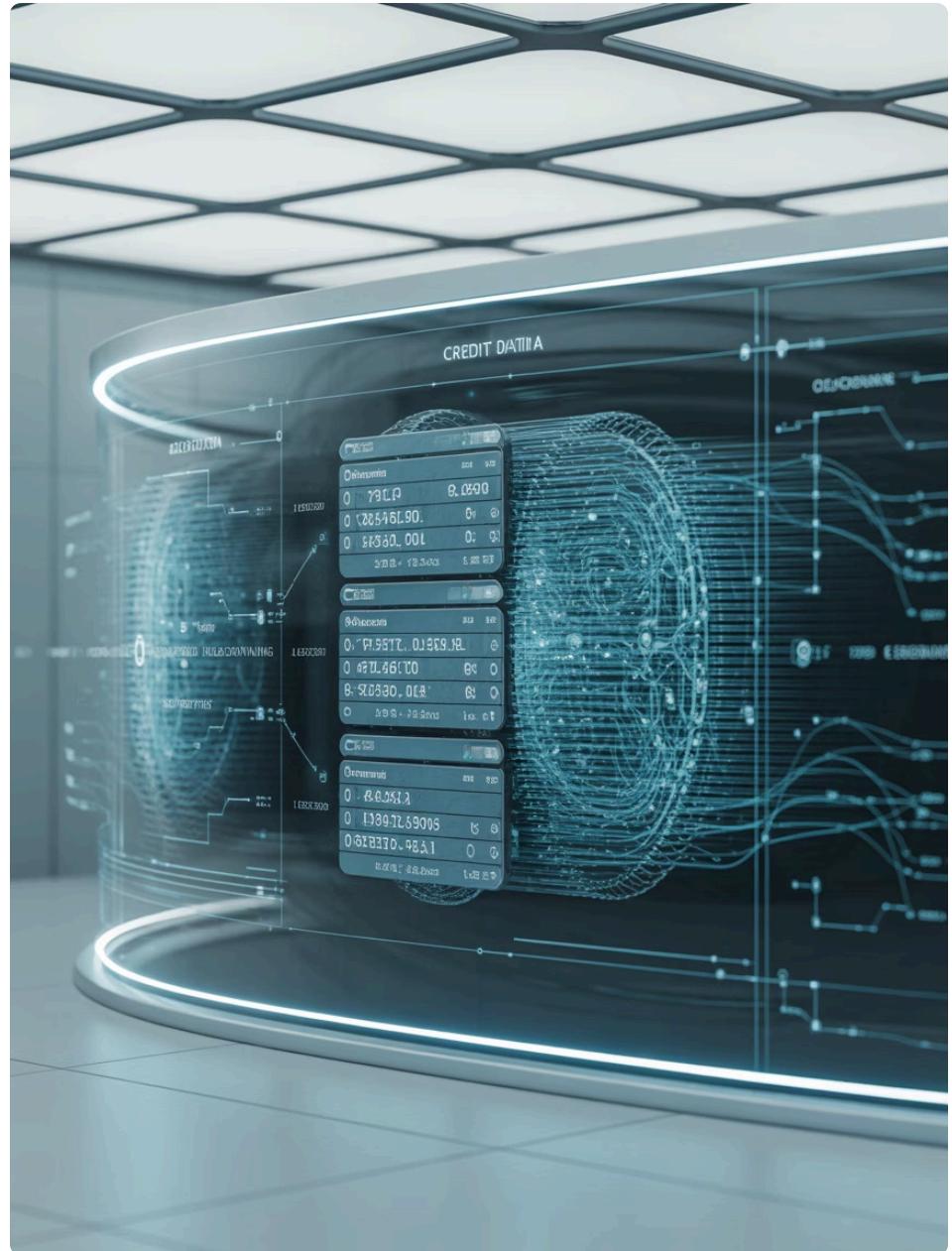
About Revelar

Revelar is TrackStar AI's machine learning solution built from nearly two decades of proprietary dispute-outcome data, over 30 million credit bureau disputes, covering Equifax, Experian, and TransUnion.

Key insights from this dataset include:

- 1 in 5 Americans has a material credit report error¹
- 69% of all reported errors originate in minority communities, demonstrating a deeply unequal impact²
- Errors frequently suppress credit scores, limiting access to fair credit and affordable pricing
- Corrected errors can increase scores 80 points or more

Revelar identifies these errors in seconds using a secure, cloud-agnostic Docker container that can be deployed inside the lender's environment.



About Best Egg

[**Best Egg**](#) is a leading fintech platform that helps consumers build financial confidence through personal loans and a suite of financial health tools.

Their Financial Health platform is a key strategic investment, especially since 50% of users who sign up for Financial Health apply for a personal loan within six months.

But engagement with the platform had plateaued: Standard email nudges, credit monitoring alerts, and A/B testing generated only 1–2% engagement metrics, well below industry expectations.

Best Egg needed something materially new, something with real value and real urgency for the consumer.



Challenge

Increase Financial Health engagement

Move beyond 1-2% engagement rates to drive meaningful user interaction

Reduce customer acquisition cost through reactivation instead of new spend

Leverage existing applicant database rather than costly new acquisition

Improve approval rates without increasing risk

Find qualified borrowers who were previously declined

Deliver personalized, high-utility insights tied directly to creditworthiness

Provide actionable value that consumers recognize and act upon

They suspected that many applicants who fell out of the funnel or who were historically denied, might have been affected by inaccuracies in their credit files, but had no scalable way to validate this.



Proof of Value (POV)

TrackStar AI worked directly with Best Egg's Data Science, Product, Marketing, and Financial Health teams to deploy Revelar within a few weeks, leveraging:

- Secure Docker Container
- Simple API Integration
- Lightweight ETL (Extract, Transform, Load)
- No LLMs or External API Calls
- Bank-Grade Compliance Posture

Best Egg appreciated the minimal IT lift, fast integration, and ability to run everything internally.





Initial Scan

Best Egg scanned 20+ million historical credit reports across their applicant database.

<3min

Total Scan Time

Under Three Minutes

0

Data Movement

Zero

100%

Secure

All processing remained in Best Egg's secure test environment



The Turning Point

Revelar Uncovered

3.4M

Consumers with Credit Report Errors

This finding was the moment everything changed.

Best Egg's reaction:

- Excitement at the newly revealed opportunity
- Immediate mobilization to socialize results internally
- Rapid escalation to executive leadership and the Board
- Board approval for new resources to deploy Revelar into live production

They recognized these errors reflected massive:

- Re-engagement opportunities
- CAC reduction
- Cross-sell potential
- Lending volume expansion
- Consumer impact
- FCRA compliance benefits

This was the breakthrough Best Egg had been searching for.



Deployment

Best Egg integrated Revelar into its Financial Health platform in June 2024 under the consumer-facing name:

Credit Error ID

The marketing and product teams collaborated to build:

A new onboarding flow

A full reactivation campaign for historical applicants

In-app experiences for credit monitoring members

Educational content and email sequences

Within weeks, the feature was live and promoted via email to over 1.5 million subscribers.

Take control of your credit score by disputing potential errors.

We've identified a few items from your credit report that could use a closer look. We've ranked these according to resolution probability.

Accounts with potential errors

 THD/CBNA

 **High resolution probability**

Account number

603532102349****

Date opened

Nov 13, 2021

Account balance

\$0

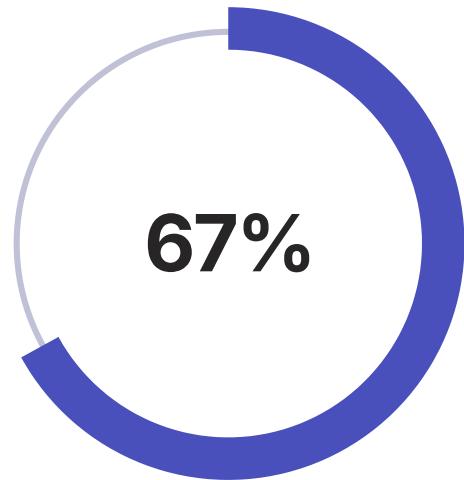
Account type description

Other

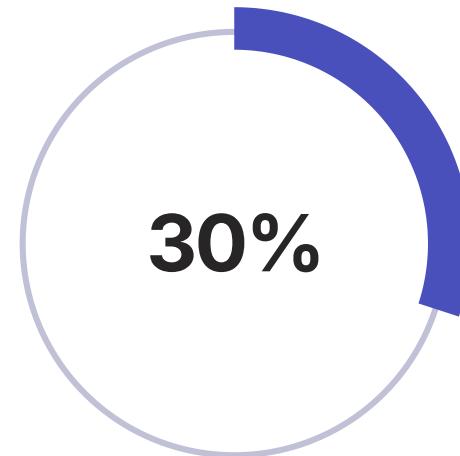


Results

Immediate Email Impact



Email Open Rate



Email Click-Through Rate

These engagement rates are 30–50x higher than typical financial wellness campaigns.

Nearly 10% of Best Egg's 1.5 million subscribers logged in within 24 hours to access Credit Error ID.



Sustained Engagement

Over six months, Financial Health engagement increased:

160%

Thousands of consumers began scanning for credit errors, many for the first time.



Dispute and Reactivation

62%

Increase in users clicking the digital dispute link via TransUnion

10%

Reactivation of dormant Financial Health users

40%

Increased in cross-sell opportunities driven by renewed engagement

Revelar helped Best Egg deliver real, tangible value to millions. Value that consumers recognized and acted upon.



Strategic Value Delivered

Best Egg achieved far more than engagement growth:

-  Reduced CAC by reactivating previously acquired applicants
-  Increased loan volume from users re-engaging after seeing their errors
-  Competitive differentiation in a crowded lending and wellness market
-  More personalized insights based on error detection and score behavior
-  Higher trust and consumer satisfaction from fixing suppressed credit scores
-  Stronger long-term consumer relationships, rooted in transparency and empowerment

Revelar's innovation propelled Best Egg's Financial Health to be crowned **Best Financial Education Platform** at the 2025 FinTech Breakthrough Awards!

Source: [Fintech Breakthrough](#)



Results Snapshot

3.4M Errors detected

20M+ Files scanned in under 3 minutes

67% Email open rate

30% Email click through rate

160% Engagement lift

62% More click to TU dispute resources

10% Dormant-user reactivation

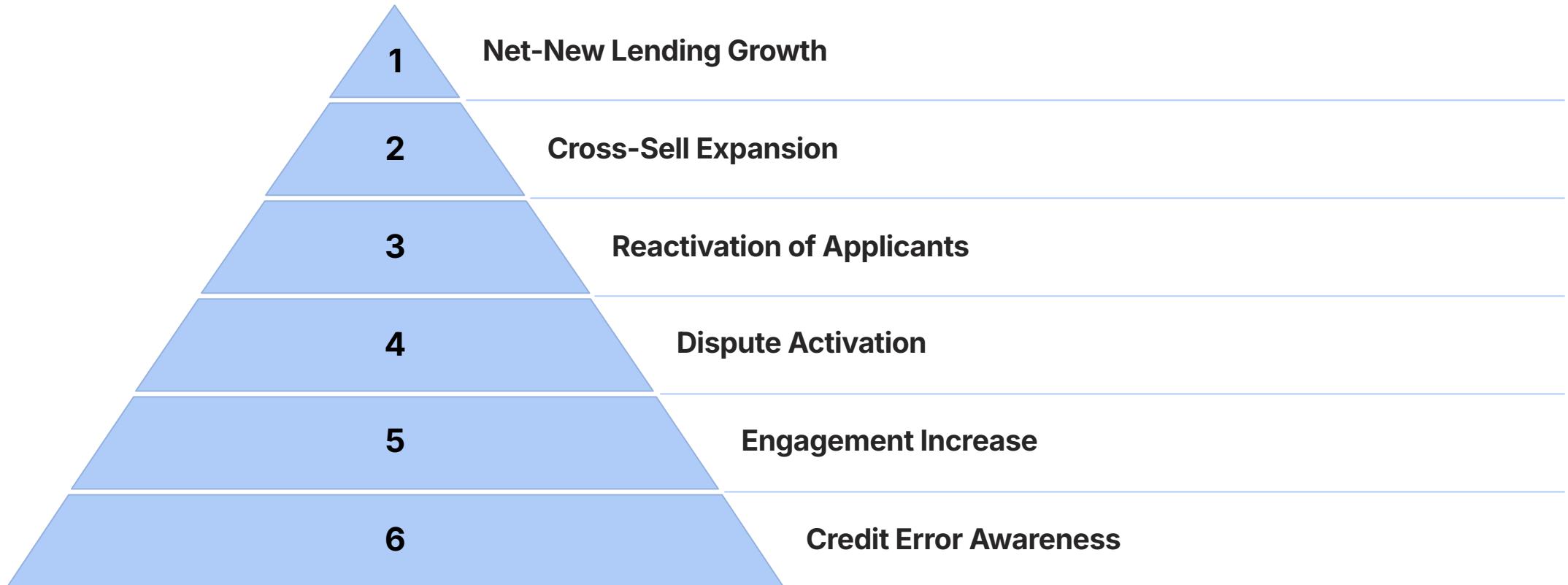
40% Cross-sell opportunity lift

Nine-figure lending opportunity uncovered

Zero data leaves the secure environment



Value Pyramid



From foundational awareness to transformative business growth.



Future Roadmap

Best Egg and TrackStar AI are actively exploring:

- Expansion of Revelar into more Best Egg products
- AI-driven personalization using Revelar signals
- New cross-sell strategies tied to consumer-specific error insights
- Best Egg as a reference partner for future lenders and fintechs



Testimonials

"We love Revelar, especially as a differentiator. It created increased engagement inside Financial Health by converting credit-error insights into an action-oriented experience."

-Gabriella Davidson

Head of Web & Financial Health, Best Egg, Inc.

"Best Egg's approach to this POV was exceptional. Their data science, product, and marketing teams brought the rigor and open-mindedness needed to operationalize credit-error intelligence at true scale. Together, we demonstrated how uncovering suppressed credit potential can meaningfully expand access, reduce risk, and transform engagement for millions of consumers."

-Clint Lotz

Founder, TrackStar AI



A Transformative Partnership

Best Egg transformed a stagnant engagement challenge into a breakthrough success story by leveraging Revelar's proprietary machine learning solution. What started as an internal Proof of Value quickly evolved into a novel consumer-facing capability: Credit Error ID that redefined how Best Egg created value for its customers and its business.



Revelar's Impact: Driving Breakthrough Outcomes

Revelar's precision credit-error detection, consumer empowerment, and enterprise-grade deployment drove significant advancements for Best Egg:



Massive Re-Engagement

Among previously dormant users, rekindling activity and interest.



New Lending Potential

By surfacing previously hidden credit value within their customer base.



Lower Acquisition Costs

By activating existing audiences, optimizing marketing spend.



Higher Consumer Trust

Through actionable, personalized insights, building stronger connections.



Stronger Relationships

With users who felt seen and supported, fostering loyalty.



Measurable Market Advantage

Positioning Best Egg ahead in a crowded fintech landscape.

Revelar didn't simply improve a feature, it reshaped how Best Egg unlocks value for both its business and its customers. This shift was not just theoretical: before implementing Revelar, Best Egg's Financial Health engagement metrics had plateaued.

After launch, engagement rose dramatically and the company significantly expanded its lending opportunity funnel.



Unprecedented Financial Growth



This operational momentum came at a pivotal time in Best Egg's corporate trajectory, contributing to impressive financial milestones:

\$4B

Personal Loans Funded (2024)

Best Egg funded approximately \$4 billion in personal loans through its platform.

\$7B+

Projected Loans (2025)

Expected to facilitate over \$7 billion in personal loan originations, despite industry headwinds.





Strategic Acquisition

This performance helped validate Best Egg's strategic positioning and growth story, contributing to its attractiveness as an acquisition target. In October 2025, Barclays announced it would acquire Best Egg for \$800 million, a transaction expected to close in Q2 2026.

While no single initiative alone determines an M&A outcome, the measurable success of Revelar's deployment, from reactivation and engagement lift to tangible funding growth and enhanced consumer experiences, helped shape Best Egg's trajectory. By driving deeper user engagement and unlocking incremental originations, the partnership with TrackStar AI contributed to Best Egg's narrative of scalable, data-driven growth, which is [**compelling to a strategic acquirer like Barclays.**](#)

In sum, Revelar served not just as an analytics enhancement, but as a strategic growth catalyst, one that amplified Best Egg's value proposition, strengthened its competitive position, and supported a compelling growth story that culminated in a transformative strategic exit.

Source: [PR Newswire](#)



Get Started

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PR Newswire: <https://www.prnewswire.com/news-releases/barclays-to-acquire-leading-us-personal-loan-originator-best-egg-302595886.html>

Fintech Breakthrough Awards: <https://fintechbreakthrough.com/2025-winners/>

¹<https://www.consumerreports.org/money/credit-scores-reports/serious-mistakes-found-in-credit-reports-a1061511185/>

²https://files.consumerfinance.gov/f/documents/cfpb_fcra-611-e_report_2022-01.pdf