SymphonyAI for Consumer Lending

Raise your business performance with advanced analytics

Consumer lending is increasingly competitive

Margins are shrinking even as credit quality standards have loosened and delinquencies have increased. New market entrants mean more credit providers are fighting for the same business, and just keeping new loan volumes steady can be difficult. Lenders may be forced to choose between lower volume, lower margins, or lower quality. The business model of price-taking and creditrationing is obsolete. To win, lenders have to get smarter.

The best lenders will create new business models based on data and analytics, finding the most attractive risk-adjusted return growth opportunities rather than attempting only to minimize risk. With SymphonyAI's Eureka for Consumer Lending, lenders can be smarter about marketing, risk differentiation and selection, pricing, portfolio management, collections, loss mitigation, and recovery while becoming ever more efficient across consumer lending life cycles.

## A Better Way to Get Actionable Insights

Business leaders have deep data resources and business expertise. But developing needed analytics at every stage has to date been a daunting prospect, requiring time-consuming projects and massive upfront investment in consulting, tools, platforms, and people, with no guarantee of success. Eureka for Consumer Lending combines business expertise with data and analytics expertise in a turnkey solution to help you improve business performance across all stages of the credit life cycle. Eureka for Consumer Lending uses your systems and data so your existing resources reveal actionable insights and predictions. You benefit from the business improvements without having to make a large upfront investment in talent, platforms, and tools.

Empower Subject Matter Experts with Advanced Autonomous Analytics

Most organizations have failed to realize the promise of AI due to the complexities of building, testing, tuning, validating, deploying, and managing sophisticated machine learning models. At the same time, demand for data science talent far exceeds supply. The remedy is to tap into the data and business expertise you already have. With Eureka for Consumer Lending, people without formal data science training can propel the business forward, augmented by a guided solution based on advanced autonomous analytics and powered by your data.
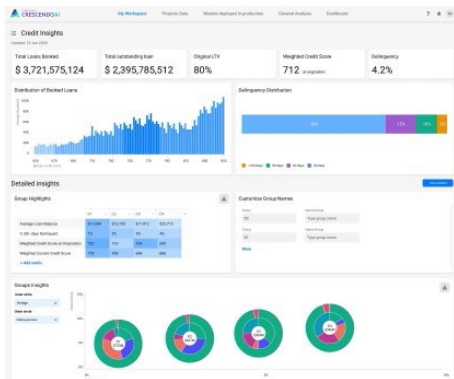
Find hidden predictors of credit quality
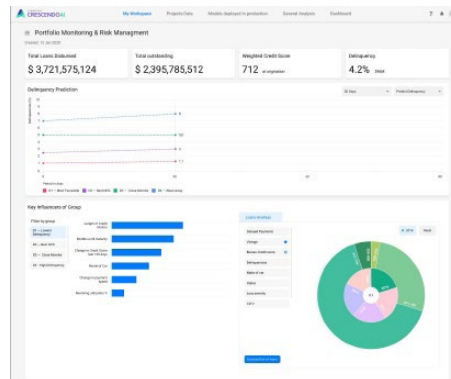
See how delinquencies are likely to change

SymphonyAI

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End to end analytics across the entire credit lifecycle improve new loan origination volume, optimize risk and return, drive operational efficiencies, and minimize loss on problem loans. With Eureka for Consumer Lending, you can:

- Gain detailed borrower insights to understand specific characteristics and behaviors and their impact on loan risk as well as profitability
- Lower customer acquisition costs through intelligent marketing campaigns, better targeting, and higher response rates
- Determine optimal pricing strategies that attract new profitable customers to drive top-line growth
- Identify segments of emerging risk, set loan loss reserves and forecast losses precisely, and manage cash flow, liquidity, funding costs, and interest rate risk
- Optimize collections with more efficient staffing, and realize better outcomes
- Find the best intervention strategies that improve client experiences while lowering collection costs and loss severity

SymphonyAI + Your Data + Expertise = Results

You can dramatically improve margins and drive growth by using Eureka for Consumer Lending's self-learning analytics, and data and business subject matter experts you already have.

Combining business, data science, and technology know-how, SymphonyAI has taken the complexity out of applying sophisticated AI and machine learning techniques to consumer lending. Eureka for Consumer Lending creates a guided journey based on autonomous analytics that delivers actionable intelligence to rapidly improve business outcomes.
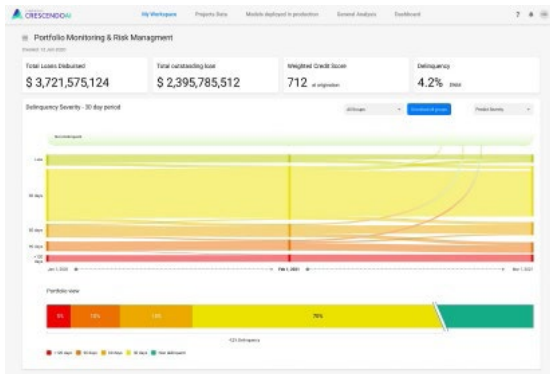
Use analytics to make collections effective and efficient

About SymphonyAI
SymphonyAI is building the leading enterprise AI company for digital transformation across the most important and resilient growth verticals, including life sciences, healthcare, retail, consumer packaged goods, financial services, manufacturing, and media. In each of these verticals, SAI businesses have many of the leading enterprises as clients. SAI is backed by a $1 billion commitment from Dr. Romesh Wadhwani, a successful entrepreneur and philanthropist. Since its founding in 2017, SymphonyAI has grown rapidly to a combined revenue run rate of more than $300 million and over 2,200 talented leaders, data scientists, and other professionals.

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