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Lending Plus Brochure

Aligning Credit and Pricing Strategies for Smarter Decisions and Portfolio Growth

Contents

02 Challenge and Solution

03 Key Capabilities

05 A Unified Solution, Purpose-Built for Consumer Lending

The Challenge

Disconnected Pricing and Credit Risk Strategies

Lenders rely on sophisticated credit decisioning systems and risk models, but those insights often stop short of influencing pricing. Manual spreadsheets and siloed tools slow launches, limit strategy alignment, and lead to sub-optimal pricing that erodes profitability and competitive edge.

The Solution

Lending Plus: Unified, AI-Driven Optimization

Lending Plus, an add-on to Earnix Price-It, unites pricing optimization and credit risk in one platform without replacing existing decisioning engines. Lenders can simulate pricing and credit policies, deploy updates in hours, and manage portfolio goals and KPIs across profitability, volume, and risk. Built-in governance ensures agility, accuracy, and compliance at every step.

Benefits

Optimize Portfolio Performance

Use AI-powered simulations to balance profitability, risk, and volume across all lending products. Join model pricing and credit strategies to understand their combined portfolio impact and drive stronger, data-backed decisions.

Enhance Customer Experience

Deliver competitive, optimized offers that improve approval rates and retention while ensuring a faster, frictionless experience for both borrowers and lenders.

Accelerate Speed to Market

Deploy pricing and credit strategy updates in minutes, not weeks, with no-code tools and real-time system integrations. React instantly to market shifts, rate changes, or competitive moves with full governance and compliance.

Increase Efficiency with Automation

AI-driven automation increases auto-approval, reduces manual reviews, and accelerates decision cycles. Streamlined workflows ensure consistency, compliance, and full auditability across every stage of the lending lifecycle.

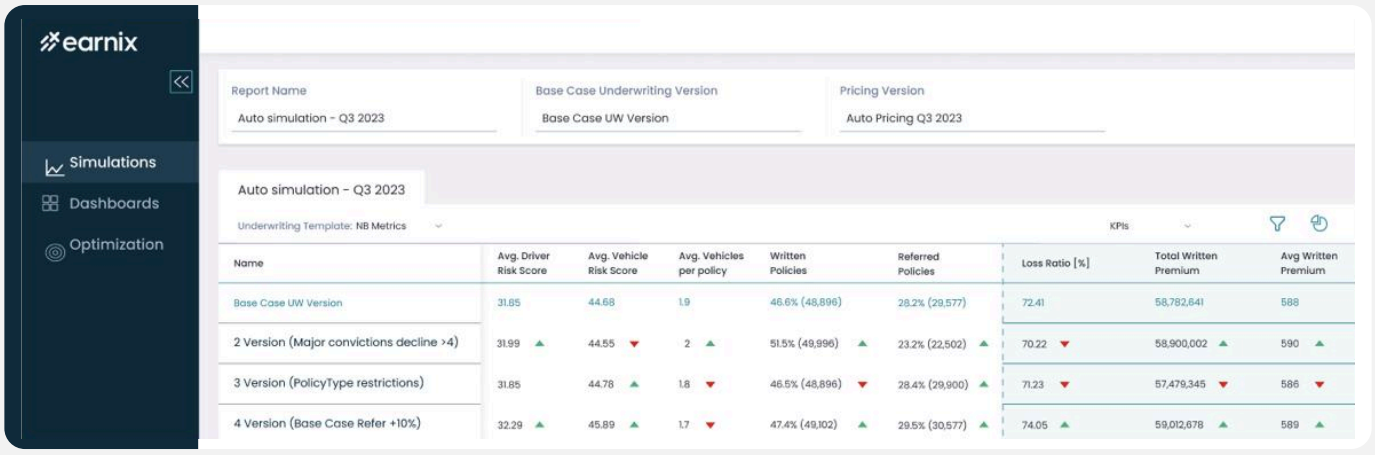
Key Capabilities

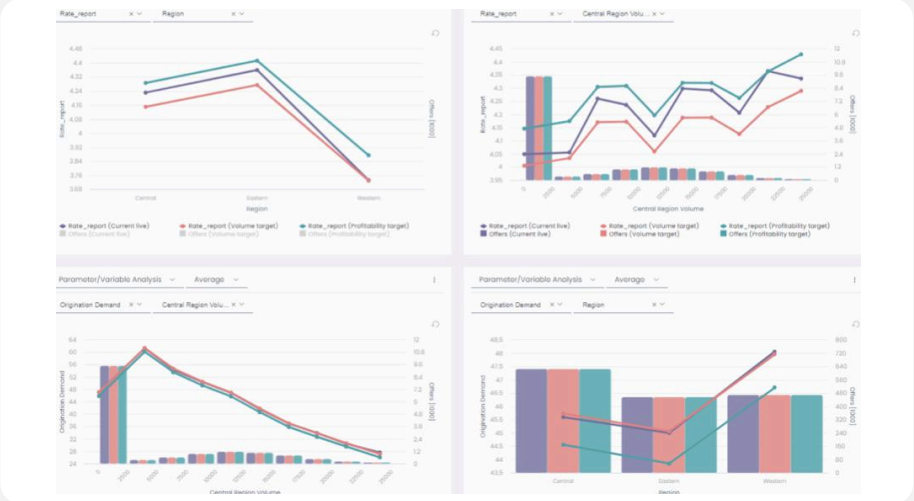
AI-Powered Intelligence

Unified AI/ML framework that powers both pricing optimization and credit risk simulation, leveraging bureau, behavioral, and market data for adaptive strategies with full explainability and Fair Lending compliance.

Integrated Pricing & Credit Risk Decisioning Simulation

- Use A/B testing and champion/ challenger approaches to compare and identify the most effective strategies.
- Run joint “what-if” scenarios that combine credit strategy with pricing strategy to forecast the portfolio-level impact of policy changes.





Simulate. Compare. Visualize. Deploy.

Quickly see how different pricing and credit strategies affect key portfolio metrics - like yield, volume, approvals, and loss ratio - before going live. Visual dashboards make trade-offs clear, enabling confident, data-driven decisions.



Advanced Pricing Optimization

- Optimize rates by borrower segment, relationship tier, loan purpose, or market conditions.
- Incorporate competitor and macroeconomic data to maximize margin and conversion.

Alternative Deal Structures

- Deliver real-time alternative offers across direct and indirect channels.
- Integrated APIs with LOS ensure faster closings and consistent, competitive offers.

Credit Automation & Increased Approval Rates

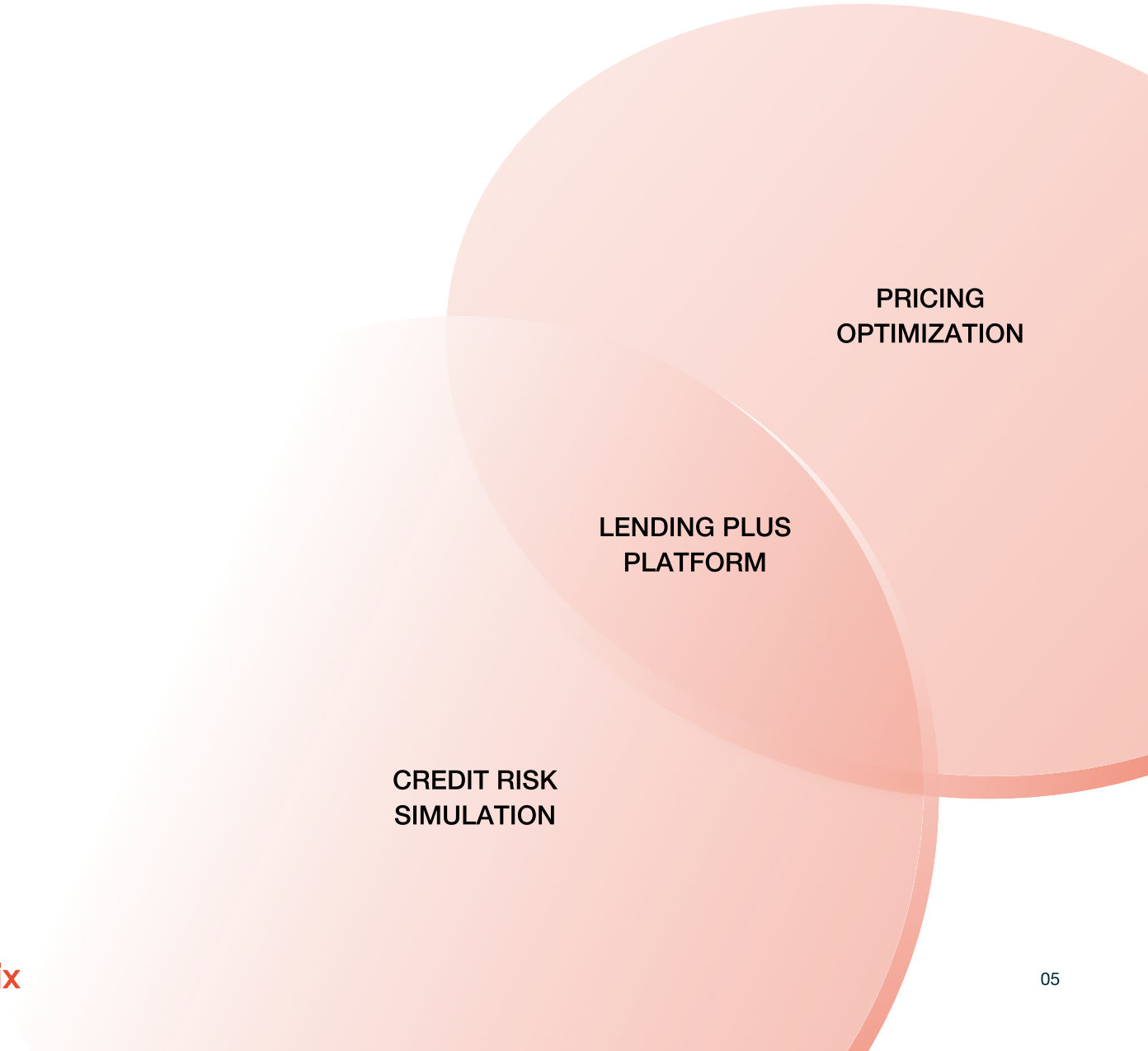
- Develop intelligent credit rules and import or build ML models to increase auto-approvals while maintaining risk thresholds.
- Run simulations to predict approval and delinquency outcomes.

Operational Efficiency & Streamlined Deployment

- No-code/low-code empowers business users to design, test, and deploy strategies directly.
- Seamless integration with LOS, CRM, and origination systems ensures consistent decisions across every channel.

A Unified Solution, Purpose-Built for Consumer Lending

Lending Plus unites pricing optimization and credit risk simulation into a single platform - modernizing how lenders design, test, and deploy strategies. By empowering institutions to increase profitability, improve approval rates, and enhance customer experience with full compliance and governance, it delivers measurable impact. Purpose-built for pricing and risk teams, Lending Plus comes ready with out-of-the-box features for modeling, simulation, optimization, reporting, and governance - without the need for heavy customization.



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Ready to Transform Your Lending Strategy?

Discover how Lending Plus can help you deliver smarter, faster, and more profitable lending decisions.

Schedule a Demo

Earnix is the premier provider of mission-critical, cloud-based intelligent decisioning across pricing, rating, underwriting, and product personalization. These fully-integrated solutions provide ultra-fast ROI and are designed to transform how global insurers and banks are run by unlocking value across all facets of the business. Earnix has been innovating for insurers and banks since 2001 with customers in over 35 countries across six continents and offices in the Americas, Europe, Asia Pacific, and Israel.