

Solutions & Services by Enova Decisions™



Digital Transformation Requires Decision Automation

Staying competitive in today's digital world requires businesses to innovate continually in order to deliver better products faster. Digital decisioning is the process of automating and optimizing operational decisions: repetitive but complex decisions that affect how businesses interact with their customers. Through automation, businesses can achieve smarter, scalable, real-time decisioning and free up employees to focus on strategy. However, building a digital decisioning platform requires analytics expertise, time, and capital.

Digital Decisioning at Enova Decisions™

Enova Decisions™ empowers businesses to achieve digital decisioning without having to acquire the necessary resources internally. What makes Enova Decisions™ unique is that its Colossus™ digital decisioning platform combines multi-source data integration, predictive modeling and scoring through machine learning, and business rules management to enable sub-second decisioning through a single API call.

Industries We Serve

- Financial Services
- Health Care
- Telecommunications
- Higher Education
- Insurance
- Real Estate

Solutions For Your Business

Our solutions are designed around common pain points and supported by over 50 analytics experts with deep experience in predictive analytics, risk management, fraud detection, payment processing, and marketing acquisition/retention.

Smart Verification™

Enhance identify verification and fraud detection

Enova Decisions Smart Credit™

Improve credit risk decisions

Smart ACH™

Optimize overall ACH clearance rates

Enova Decisions Smart Alerts™

Flag fraudulent applicants

Enova Decisions Smart Offers™

Target and optimize offers

Smart Collections™

Boost operations and recovery

Smart Retention™

Predict LTV and churn



Solutions & Services by Enova Decisions™



Services That Transform Data to Action

Our services that underlie our solutions (Smart Verification™, Enova Decisions Smart Alerts™, Enova Decisions Smart Credit™, Enova Decisions Smart Offers™, Smart Retention™, Smart ACH™, Smart Collections™) enable you to make smarter, scalable, real-time decisions.

- Database management for the understanding and predicting of consumers, businesses, and market trends and actions
 - Application and database integration
 - Providing an online database in the field of data analytics to understand and predict consumers, businesses, and market trends and actions
 - Real-time, integrated business management intelligence by combining information from various sources and presenting it in an easy-to-understand user interface
 - Platforms for real-time decision-making by businesses regarding customer qualification for particular offers, programs, incentives and rate structures
 - Manage online claims and other electronic data to improve debt collection processes
- Data management services for the understanding and predicting of consumers, businesses, and market trends and actions
 - Business data analysis and business analytics services
 - Collection and systemization of consumer research information into computer databases
 - Information and data compiling and analyzing relating to business management
 - Compiling and analyzing statistics, data and other sources of information for business purposes
 - Providing business intelligence services
 - Profit survey and analysis
 - Data mining
 - Cloud computing featuring software for use in predictive analytics and enterprise decision management in the field of business intelligence
 - Providing temporary use of web-based software applications for predictive analytics and enterprise decision management services to assist businesses in evaluating potential customers and extend service offerings
- Business consulting services in the field of company, business sector and industry data and research
 - Enterprise decision management
 - Information services
 - Strategy, marketing, sales, operation, product design particularly specializing in the use of analytic and statistic models for the understanding and predicting of consumers, businesses, and market trends and actions
 - Aggregating and providing consumer research data and information to assist others with the evaluation of customer qualification for particular offers, programs, incentives and rate structures
 - Advice and information about customer services and product management and prices on internet sites in connection with purchases made over the internet
 - Assistance, advisory services and consultancy with regard to business planning, business analysis, business management, business organization, marketing and customer analysis
- Customer relationship management services
 - Arranging and conducting marketing promotional events for others
 - Advice in the field of business management and marketing
 - Business marketing consulting services
 - Market research by means of computer database
 - General business networking referral services, namely, promoting the goods and services of others by passing business leads and referrals among group members



Solutions & Services by Enova Decisions™



Services for Financial Services

Since we have over 14 years experience supporting Enova International's 9 online consumer and small business lending brands in 3 countries, we specialize in services that are unique to financial services, especially in the area of money lending.

- Providing financial information and other information related to insurance and real estate, online computer databases and predictive analytics technology to assist businesses in the insurance, financial and real estate industries with evaluation of potential customers and decision management with regard to service offerings
 - Design and development of software for the automation of financial verification processes
 - Cloud computing featuring software for use in predictive analytics and enterprise decision management in the field of consumer credit lending
 - Providing temporary use of web-based software applications for predictive analytics and enterprise decision management services relating to the credit modeling and collections activities of others;
 - Data automation and collection service using proprietary software to evaluate, analyze and collect consumer credit and financial data
 - Software as a service (SAAS) services featuring software for businesses for tracking, analyzing, and forecasting data for customer relationship management (CRM), finance, credit lending, product lifecycle management (PLM), marketing, and customer databases
- Platforms for predictive analytics and enterprise decision management relating to the credit modeling and collections activities of others
- Consumer lending and loan financing services
 - Financial credit modeling and credit scoring services, namely, the evaluation of credit and other personal data as credit risk predictors
 - Business credit verification services
 - Loan origination and preparation services
 - Analysis of data for use in debt collection
 - Consumer credit and loan financing consultation
 - Loan servicing, namely, providing consumer credit consultation services, arranging and provision of loans, an interactive customer website featuring information in the field of consumer credit lending, and lending consultant services
 - Financial consulting services, namely, advising others regarding their credit operations and collections activities
 - Financial advisory and consultancy services, namely, providing online consumers the opportunity to personalize loan features, including loan amount and repayment terms

Speak with your representative to learn how we can help your business.

About Enova Decisions™

Chicago-based Enova Decisions™ is part of Enova International, Inc. (NYSE: ENVA), a leading technology- and data-analytics-driven online lending company that operates 10 brands in three countries. These brands gain their competitive edge through Enova Decisions™ real-time analytics and the Colossus™ decision management platform – built and developed over 14 years of data experience. Today, Enova Decisions™ leverages this proven technology

Corporate Headquarters

175 West Jackson Boulevard
Suite 1000
Chicago, IL 60604
Tel: 1-800-245-8220
sales@enovadecisions.com
www.EnovaDecisions.com



Solutions & Services by Enova Decisions™



and analytics experience to help clients thrive with custom, real-time analytics services and instant data-driven decisioning at scale.

