



Home Improvement and Energy Efficiency Lending:

The Four Keys for Success

The growing home improvement and renewable energy market presents a unique opportunity for contractors, equipment providers and their financial partners. While the proliferation of alternative lending opportunities seems unlimited to the homeowner, several key financing objectives are critical for a successful partnership between the homeowner and the contractor:

- **Speed:** Rapid, accurate loan approval
- **Convenience:** At home decisioning and documentation
- **Flexibility:** Alternative, customer-oriented loan options
- **Compliant:** Worry-free lending processes compliant with regulations

With 60 years of experience in credit and lending across markets, FICO is clearly the industry leader in innovative development and delivery of lending solutions, and is well positioned to meet the requirements of the growing home improvement and energy efficiency market.

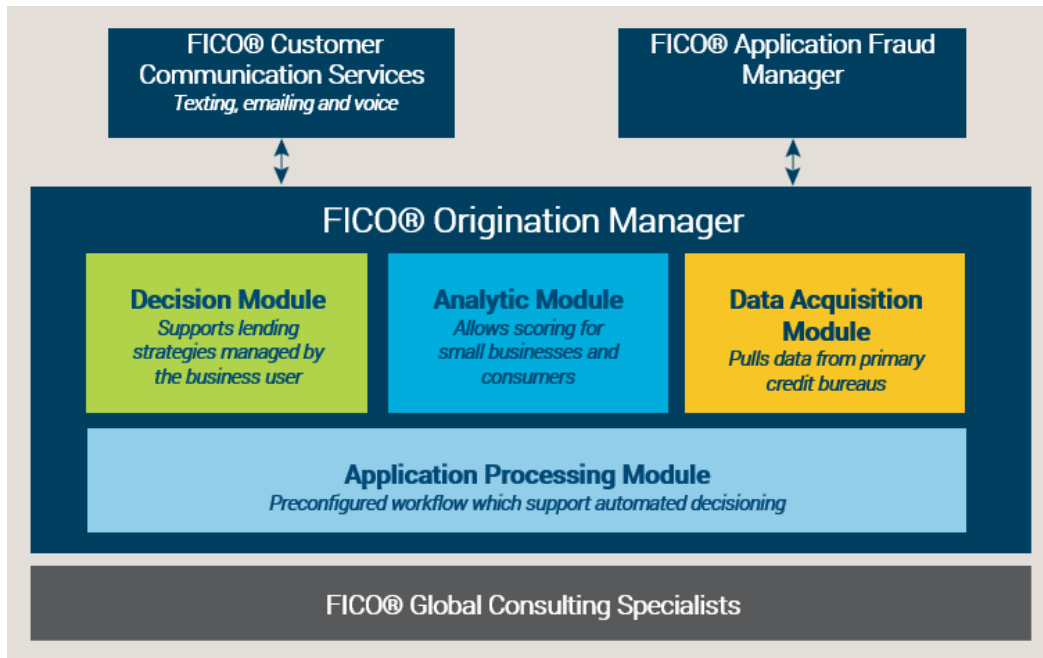
The Structure to Thrive

FICO, the global leader in predictive analytics and credit decisioning, offers home improvement and energy efficiency lenders of all kinds the structure to quickly grow and adjust to market changes – a requirement to thrive as competition proliferates and market conditions change. Cloud-based FICO® Origination Manager solutions address alternative lenders' pressing needs to:

- Operate in compliance with increasing regulations
- Gain new efficiencies through automation, scale the business and enhance profitability
- Deliver a superior customer experience

FICO® Origination Manager: Fast time-to-value with proven technology

The world's leading financial organizations rely on FICO Origination Manager to streamline the credit originations process, grow more profitable portfolios and manage customer-level risk. Home improvement and energy efficiency lending organizations of all sizes now can take advantage of its market-proven capabilities, quickly and cost-effectively, through FICO Origination Manager – Cloud Edition Decision Service.




This FICO solution speeds the credit decisioning process to allow for automated, straight-through processing of credit applications – a must for contractors and their financing partners with a goal of providing a positive customer experience and driving growth. Importantly, FICO Origination Manager can use virtually any data source to provide criteria in the credit decisioning process. This capability is essential in markets that do not have established credit bureau reporting resources, or the ability to evaluate customers who are difficult to score via traditional means.

As a lender’s business expands, FICO Origination Manager can be joined by other cloud-based solutions from FICO’s comprehensive suite of solutions to address additional phases of the customer lifecycle:

- Customer communication
- Customer growth and retention
- Fraud and security
- Debt management
- Big data analytics

Finally, FICO consulting offers deep expertise in all aspects of FICO solutions, helping home improvement and energy efficiency lenders to adopt best practices and speed time-to-value. Let the industry leader in credit decisioning help you reach your lending goals today!

<p>Customer Success: Kabbage</p> <p> Kabbage Kabbage, Inc. a leading online provider of working capital for small businesses, launched in 2011 with a financial services data and technology platform to provide financing in as little as seven minutes. Kabbage leverages data generated through business activity such as online sales, shipping and dozens of other sources, to understand applicants’ business performance and deliver fast, flexible funding in real time.</p>	
<p>Business Challenge</p> <ul style="list-style-type: none"> • Kabbage’s existing rules platform, used for credit decisioning, was inflexible. • Disparate solutions were used across credit originations and account/prospect scoring. • Kabbage faced market pressure through increased lending to small business owners by mainstream financial institution. 	<p>Why FICO</p> <ul style="list-style-type: none"> • FICO could provide a market-leading real-time, batch decisioning solution to meet Kabbage’s requirements for the originations function, including the use of unique data sets. These included UPS shipping account information, for example, to help verify sales figures provided by loan applicants, and numerous others. • As a result of choosing FICO® Origination Manager Decision Module, Kabbage could increase the number of loan approvals with the sophisticated decisioning enabled by real-time applications and prospecting.
<p>Solution</p> <p>FICO® Origination Manager Decision Module</p>	