

# Lead Limits

## Expand your portfolio with advanced data insights

The volume of information available today presents many lenders with the challenge of fully leveraging their data, or potentially missing out on opportunities for their business and commercial customers. Lead Limits utilizes AI to analyze comprehensive data sources - including cash flow, seasonality, and repayment habits - to identify new lending opportunities with your existing commercial customer base. By accessing the insights behind these limits, your relationship managers can engage in meaningful conversations with customers and grow their portfolios.

### Key benefits



#### Unlock new opportunities

Leverage additional data sources to identify untapped lending opportunities within your portfolio.



#### Grow sustainably

Grow your existing loan portfolio safely and responsibly by proactively offering personalized credit limits.



#### Increase efficiency

Streamline the origination process with pre-approved limits, reducing lending time and operational costs.



#### Improve the customer experience

Use tailored, data-driven insights to enrich customer conversations and add value.

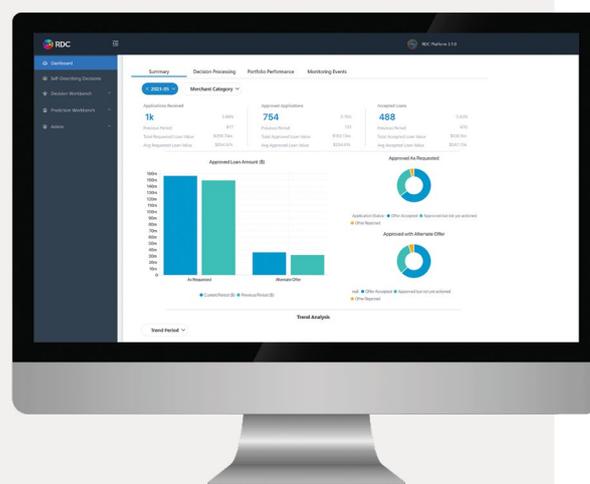


#### Lend responsibly

Identify additional servicing capacity with existing customers that align with your organization's risk appetite and credit policies.

### How it works

Lead Limits leverages the RDC AI decisioning platform using traditional, latent, and alternate data to deliver insights for more predictive decision-making. The platform combines all elements of credit assessment in one place, continuously monitors customer data, and provides clear explanations for AI-based recommendations to help stakeholders understand the reasoning behind them.



# Features overview



Transparent, explainable credit decisions.



AI-powered risk and serviceability assessment.



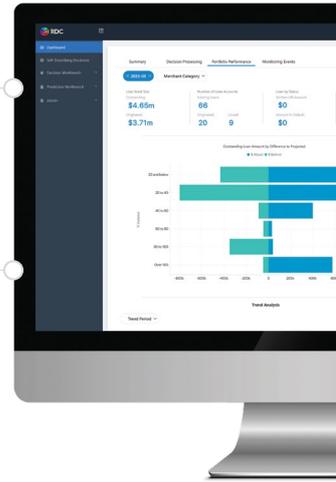
Proactive risk and serviceability pre-assessed limit offers.



Intuitive internal policy rule configuration.



Dashboard with customer insights, predictions, and benchmarks.



## Transformations enabled by Automated Reviews

### FROM

Generic limit amounts based on segmentation



### TO

Specific limits tailored to individual behavior and considering existing risk levels

Identified limits outside the origination process



Identified limits within the origination process

Assessment based solely on historical data



Assessment incorporating historical data *plus* predictions and projections



### Customer success story

A major bank approached RDC to help find opportunities within its existing portfolio to responsibly increase lending limits. Following the planned implementation of Lead Limits, the bank is expected to identify **approximately US\$1.5 billion in new lending limits**, which will have significantly lower risk profiles compared to its previous processes.



At Rich Data Co (RDC), we leverage unique augmented machine learning and AI to transform credit decision-making for complex business and commercial lending. Our advanced technology helps lenders minimize risk, improve portfolio quality, and enhance service offerings for a superior customer experience.



FIND OUT MORE

### Get in touch

Discover how Lead Limits can help you safely expand your loan portfolio for the right customers.

Contact us at [conversations@richdataco.com](mailto:conversations@richdataco.com) to schedule a demonstration, or visit [richdataco.com](http://richdataco.com).