

# Revelar by TrackStar AI

## Precision Credit Intelligence for Modern Banks

Uncover hidden credit potential. Reduce risk. Expand access.



The Executive Problem Banks Face

# Your credit decisions are only as good as the data behind them

## **Material Inaccuracies**

Credit bureau data contains material inaccuracies that directly impact approvals, pricing, and portfolio growth

## **Misclassified Profiles**

Consumers with recoverable profiles are misclassified as higher risk

## **Limited Engagement**

Traditional engagement tools notify consumers, but do not change outcomes

**Result:** Missed lending opportunities, elevated CAC, and unnecessary friction

The Missed Opportunity

## There is real credit quality hiding in plain sight

Across large portfolios, a meaningful share of sub-prime and near-prime consumers have correctable errors

These errors suppress scores, distort underwriting signals, and reduce conversion

Banks already hold this data, but lack precision tools to act on it

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# There is often a 720 hiding inside a 650

Why Existing Approaches Fall Short

# Engagement without relevance does not change credit outcomes

## Assumption Without Action

Generic alerts and education assume consumers know what to fix

## Scale Limitations

Manual review does not scale across millions of files

## Prediction Without Recovery

Traditional credit models predict risk, but do not explain recoverability

## False Choice

Banks are left choosing between growth and discipline

# Revelar identifies recoverable credit with precision

What Revelar does:

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## Machine Learning Analysis

Applies machine learning to identify probable credit report errors

03

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## Secure Deployment

Operates on-prem within bank-controlled environments

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## Improvement Quantification

Quantifies the likelihood of improvement, not just risk

04

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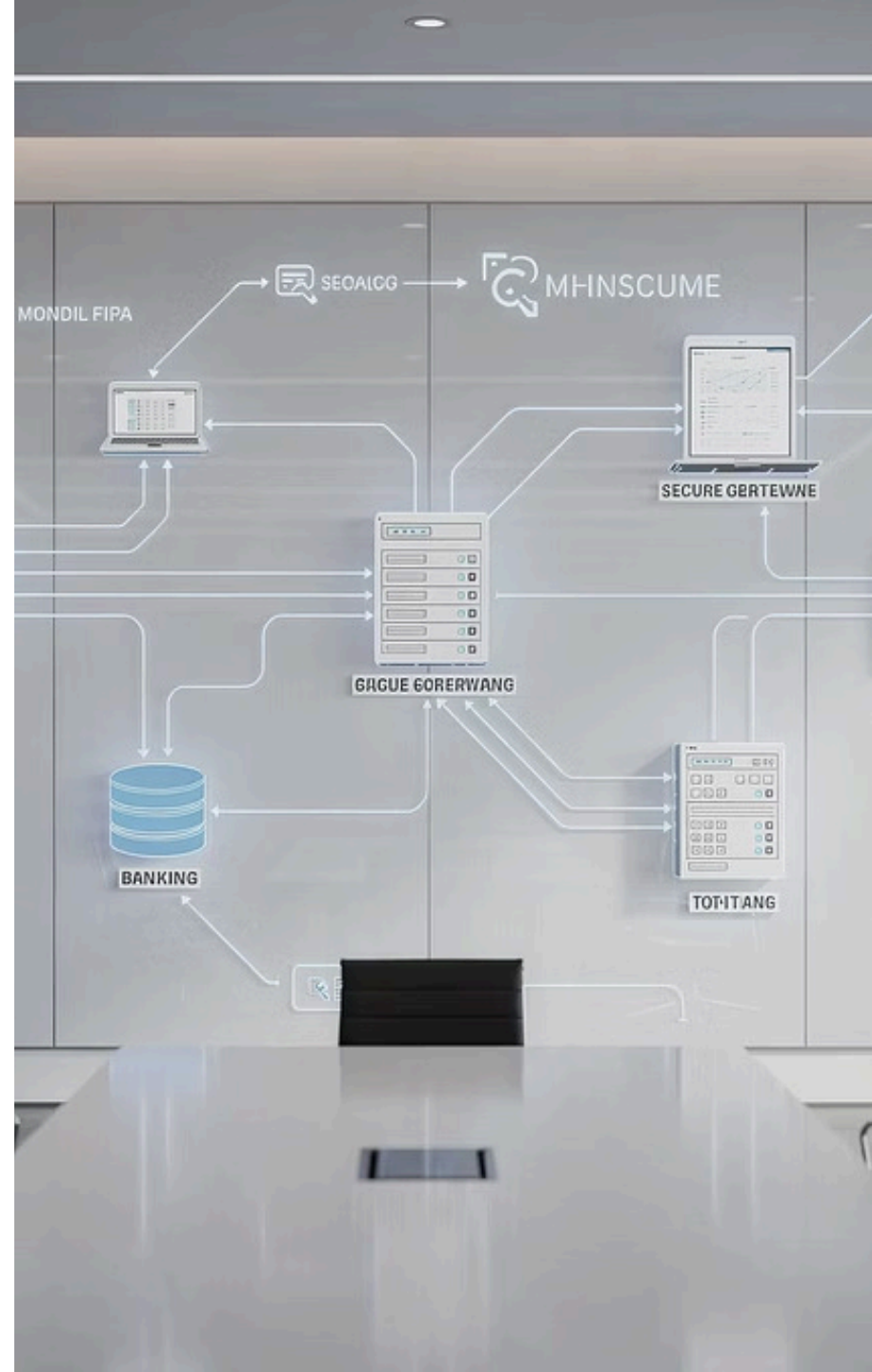
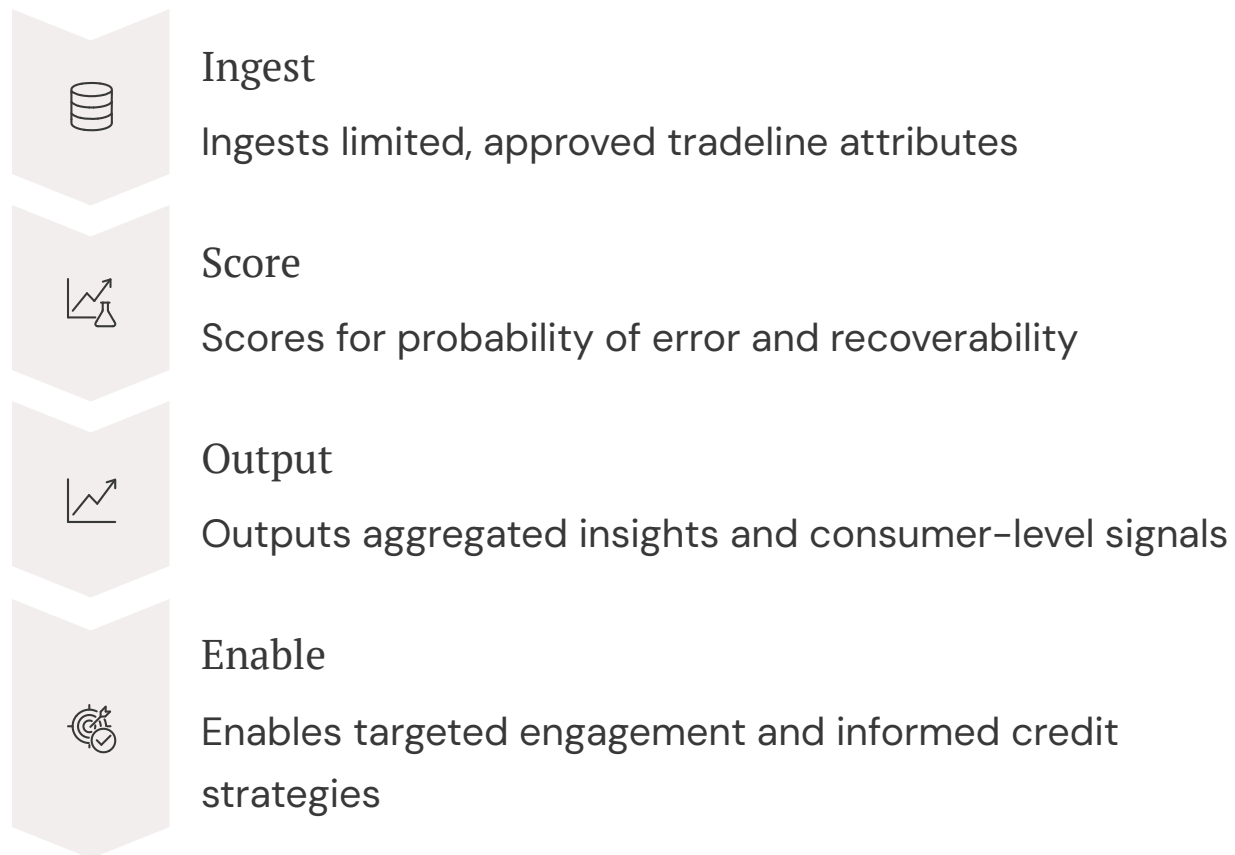
## Actionable Intelligence

Surfaces actionable intelligence without exposing consumer data

How Revelar Works

# Built for bank-scale, risk-aware deployment

High-level flow:



What Changes for the Bank

# Better decisions without changing your underwriting philosophy

Outcomes:



Higher approval confidence



Increased near-prime and sub-prime conversions



Lower acquisition and re-engagement costs



Improved trust through consumer empowerment

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**Revelar does not replace risk models. It refines the signal they rely on.**

Proof in Production

# Demonstrated Impact at Scale



## Engagement Lift

Significant engagement lift when relevance is introduced



## Error Identification

Material increases in identified recoverable credit errors



## Communication Performance

Strong email open and click-through performance



## Loan Impact

Clear line of sight to incremental funded loans

Risk, Compliance, and Control

# Designed to Meet Bank Governance Standards

Key Assurances:

## Flexible Deployment

On-prem or isolated deployment options

## Data Security

No consumer data leaves the bank

## Privacy Protection

Aggregated reporting only

## Governance Ready

Supports MRM, legal, and compliance review



Why TrackStar AI

# Purpose-Built Credit Intelligence

## Domain Expertise

Deep domain expertise in credit data and consumer behavior

## Enterprise Architecture

Enterprise-first architecture

## Operational Excellence

Proven ability to operationalize insights, not just models



# Reveal the credit you are currently missing

Primary CTA (RevTech Labs audience):

Pilot Revelar

Pilot Revelar within a controlled environment

Quantify Impact

Quantify recoverable credit in your own portfolio

Validate Results

Validate impact before enterprise rollout

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Find the 720 hidden inside the 650

# Get Started

**Book a Discovery Call Today**

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