



## AIQ Credit Analyzer

Despite all the time and effort underwriters are spending, collecting and validating documentation and data is still a manual, error-prone process. Accurate credit analysis is needed to avoid loan buybacks and boost productivity.

### Products and Services

#### Focus your underwriting team where it counts most

The AIQ™ Credit Analyzer by ICE Mortgage Technology™ automatically interrogates and cross references documents against trusted LOS data, enables what-if scenarios, and creates an electronic record, with digital traceability applied to all pieces of source documents. Reduce your risk and amplify productivity by consistently applying standardized rules to all loans, rather than incurring human error with manual “stare and compare” activities. Credit Analyzer automates ~50% of credit analysis, enabling underwriters to put their talents to their best use by handling exceptions and evaluating complex loan scenarios, rather than focusing on tedious, repetitive tasks. Underwriters can now focus on applying their expertise and industry knowledge to the exceptions presented to them vs. evaluating the entire credit analysis process manually.

#### Realize greater consistency of credit analysis with a 50% lift in productivity

With lower risk, lower costs, and a 50% productivity boost, AIQ transforms the way underwriting teams work and drives a compelling lift in back-office profitability.

#### Benefits Include:

- Automate credit analysis, so underwriters can focus on exceptions and complex scenarios
- Consistently apply rules and data interrogations to loans at scale rather than incurring human error
- Evaluate guidelines and underwriting rules against loan data and docs in seconds
- Display the rules being evaluated; visualize the rules that pass or fail and other key matters

The screenshot displays the AIQ Credit Analyzer interface for a loan with a credit score of 771. The interface is divided into several sections:

- Summary:** Shows the credit score of 771 and progress bars for John H. and Mary H.
- Failed Rules:** A list of 6 failed rules, including:
  - if an alimony, child support, or separate maintenance payment is found on the...
  - Is the YTD alimony, child support, or separate maintenance deduction on the...
  - Does the SSN on the credit report match the SSN on the loan application?
  - Is the representative score accurately indicated in the LOS?
- Inquiries:** A table showing inquiries for John H. and Mary H.
- Addresses:** A table showing addresses for John H. and Mary H.

## How it works

Credit Analyzer is a core component of the **Interrogate** and **Check** steps in the AIQ 3-step automation process.



In these steps, Credit Analyzer automatically interrogates the extracted data from documents against the LOS data and analyzes it in order to:

- Indicate missing documents and data inputs
- Cross-reference data and documents for consistency and accuracy
- Provide credit-related feedback from multiple sources to automatically present discrepancies, with the option for underwriter review/override
- Display the rules being evaluated; visualize the rules that pass or fail and other key matters
- Perform credit analysis for each borrower on a given loan
- Provide due diligence checks that raise “red flags,” like sources of misrepresentation or potential fraud (e.g., alimony or child support disclosed improperly)
- Flag exceptions for review by your underwriting team
- Dynamically generate required verification of data and credit worksheet
- Evaluate guidelines and underwriting rules against loan data and documents in seconds
- Proactively apply rules and interrogations on new or updated loan information
- Enable consistent, scalable rule evaluation across all loans

## What makes AIQ Credit Analyzer different

Credit Analyzer evaluates guideline rules in addition to consistently performing data and document interrogations at scale. It is also part of a broader solution that enables end-to-end underwriting automation.

With AIQ, lenders save extensive time on each underwrite, with virtually error-free loans. No other automated underwriting solution runs entire analyses for the underwriter, enabling your team to only check flagged errors and focus on conclusions. Since AIQ sits alongside the loan origination system (LOS) and other systems, there is no need to replace existing infrastructure.

Documents are synchronized across Encompass®, and the ICE Mortgage Technology™ Partner Network. Other LOS integrations are available and can be readily deployed with connectivity to the AIQ user interface. In addition, robust APIs and integrations with third-party solutions further extend AIQ’s intelligent automation.

While other solutions on the market have a limited scope of specific point calculations, often with a disparate platform, AIQ provides the full picture of a borrower’s credit evaluation and intuitive tools for underwriters to quickly investigate exceptions and address more complex loan scenarios.



**Reach us at:** 1-888-955-9100 or schedule a demo at [icemortgagetechnology.com/contact-sales](https://icemortgagetechnology.com/contact-sales)