

DECISIONING:

*Technology empowering
intelligent automation in lending*



Why is *decisioning* so important to my organization?

- Incorporating your credit policy in a human way, empowers you to make great decisions to serve your members
- Automation in an intelligent way can give you the opportunity to serve more members at all hours of the day

How does Hart empower your success?

- Over 30 years of decisioning experience and great credit knowledge to collaborate with you to incorporate the best decisioning strategy
- Facilitate access to industry leading data sources including alternative data, trended data, and other member level information



Having great decisioning focused on helping members thrive, yet in a consistent and auditable fashion, empowers credit union customers to see the benefits of investing in this great technology

