

Increase application conversions by automating middle-office complexities

Empower faster, more informed mortgage loan analyses with automated risk-based decisioning technology

Fast. Simple. Accurate.

DecisionGenius™ delivers automated, risk-based decisions across the four pillars of loan decisioning: credit, assets, income, and collateral. Using DecisionGenius, your mortgage team achieves a comprehensive loan recommendation before the loan file moves to the underwriting phase.

DecisionGenius offers complete transparency around factors impacting final loan and underwriting decisions, including:

- Borrower credit and calculations
- Comprehensive documentation
- Loan information
- Compliance requirements

Leveraging DecisionGenius, processors and underwriters analyze more loans, faster, increasing productivity, boosting application intake volumes, and generating more business while simultaneously minimizing risk:

- Achieve fast, data-driven underwriting recommendations
- Spend less time on data verifications and validations
- Improve decisioning quality and accuracy
- Get a digital audit trail to defend against repurchase risk



The Indecomm Promise

We rigorously test our products and guarantee their efficacy, ensuring each product meets and exceeds business and industry expectations.

Maximize Lending Productivity. Minimize Loan Risk.

- Lenders using DecisionGenius significantly increase productivity, reduce decisioning complexity and accelerate turnaround times
- Non-underwriting staff can work from a clear conditions list without burdening underwriting resources
- DecisionGenius incorporates LOS docs and data, third-party data, and lender underwriting rules to ensure a credible, accurate, and accountable analysis
- DecisionGenius provides full transparency and a digital audit trail, helping lenders defend against repurchase risk



60% Improvement in Underwriter Productivity

Average reduction of over 60% of the time spent by underwriters in reviewing conditions



50% Reduction in Number of Underwriter Touches

Average reduction of 50% of the number of times an underwriter touches a file



50% Improvement in Processor Productivity

Average reduction of over 50% of time spent by processors preparing the file for underwriting in verifying and validating information from the 1003



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