

# Modernize Credit Risk for Faster, Smarter Decisions

Scalable credit risk platforms that improve speed, quality, and transparency

Legacy platforms, fragmented data, and slow model cycles limit modern credit decisioning. Financial institutions struggle to respond to volatility, satisfy regulators, and deploy new models quickly. Data scientists spend more time wrangling than innovating, and business impact lags investments.

## What's holding you back

- Credit data spread across disconnected systems
- One-off model integrations creating long-term debt
- Slow development and validation cycles
- Limited explainability for regulators
- Manual processes blocking innovation

## What success looks like

- › Faster, higher-quality credit decisions
- › Shorter development and validation timelines
- › Unified credit risk data foundation
- › Greater model transparency and regulator trust
- › Data scientists focused on innovation

## How evolv helps



Builds scalable, **AI-ready** credit risk data foundations



Connects model development, governance, and **validation workflows**



Delivers explainable logic and **reusable model patterns**

## Why evolv?

- **Expertise** modernizing risk platforms end-to-end
- **Deep understanding** of regulatory expectations
- **Proven** acceleration of model delivery
- **Transparent**, platform-agnostic implementation approach
- **Strong alignment** of credit, data science, and model risk teams