

Credit Decisioning Software Category

SPRING 2025
Customer Success Report





Credit Decisioning Software Category

Credit decisioning software helps a company determine whether to approve or decline a loan applicant. The software typically contains a set of algorithms that automatically review information such as a credit score, payment history, and other relevant data to make a decision. The information that goes into the decision is usually transparent, but can sometimes be proprietary to the company that developed the decisioning software. The goal of credit decisioning software is to save companies time and money, allowing them to provide better service to their customers.

Additionally, it helps lenders predict the risk of approving a loan application, and then automatically assesses the risk of denying a loan. The software looks for signals in a borrower's credit report, such as the type and amount of credit history, and other factors, like employment, income, and assets. The software can also take into account information about the applicant, such as demographic data and the type of loan application. A denial decision is often the result of a machine learning algorithm, which is a set of rules that help the software make predictions.

Customer Success Report Ranking Methodology

The FeaturedCustomers Customer Success ranking is based on data from our customer reference platform, market presence, web presence, & social presence as well as additional data aggregated from online sources and media properties. Our ranking engine applies an algorithm to all data collected to calculate the final Customer Success Report rankings.

The overall Customer Success ranking is a weighted average based on 3 parts:



CONTENT SCORE

- ✓ Total # of vendor generated customer references (case studies, success stories, testimonials, and customer videos)
- ✓ Customer reference rating score
- ✓ Year-over-year change in amount of customer references on FeaturedCustomers platform
- ✓ Total # of profile views on FeaturedCustomers platform
- ✓ Total # of customer reference views on FeaturedCustomers platform



MARKET PRESENCE SCORE

- ✓ Social media followers including LinkedIn, Twitter, & Facebook
- ✓ Vendor momentum based on web traffic and search trends
- ✓ Organic SEO key term rankings
- ✓ Company presence including # of press mentions



COMPANY SCORE

- ✓ Total # of employees (based on social media and public resources)
- ✓ Year-over-year change in # of employees over past 12 months
- ✓ Glassdoor ranking
- ✓ Venture capital raised

Award Levels



MARKET LEADER

Vendor on FeaturedCustomers.com with substantial customer base & market share. Leaders have the highest ratio of customer success content, content quality score, and social media presence relative to company size.



TOP PERFORMER

Vendor on FeaturedCustomers.com with significant market presence and resources and enough customer reference content to validate their vision. Top Performer's products are highly rated by its customers but have not achieved the customer base and scale of a Market Leader.



RISING STAR

Vendor on FeaturedCustomers.com that does not have the market presence of Market Leaders or Top Performers, but understands where the market is going and has disruptive technology. Rising Stars have been around long enough to establish momentum and a minimum amount of customer reference content along with a growing social presence.

2025 Customer Success Awards

Check out this list of the highest rated Credit Decisioning Software based on the FeaturedCustomers Customer Success Report.



* Companies listed in alphabetical order



2025
CREDIT
DECISIONING
SOFTWARE

MARKET LEADER





ABOUT ABRIGO



Abrigo provides market-leading compliance, credit risk, and lending solutions to enable its customers to think bigger, allowing them to both manage risk and drive growth. Our mission to "Make Big Things Happen" underscores our commitment to helping community financial institutions succeed against "the perfect storm" of ever-changing and increasing regulatory requirements, limited resources, increasing and new competition, evolving technologies, and changing customer expectations. We provide product innovation, world-class support, and unparalleled expertise so that...

146

TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

"The flexible reports and customized templates have been crucial for us. We can slice and dice the portfolio in a way we couldn't before. If you really utilize the user-defined fields, you can make DiCOM do anything you want by filtering beyond the standard filters."

BRITNI HERNANDEZ
VICE PRESIDENT OF LOAN REVIEW, AMARILLO
NATIONAL BANK

"The part I like most about Abrigo Credit Analysis is the global cash flow analysis. By putting in the individual tax return and the business tax return, or even tax returns for multiple businesses, it does the analysis to combine all of those in a meaningful way."

KEN BISHOFF
EASTERN UTAH COMMUNITY CREDIT UNION

"Abrigo has helped contribute to the bank's tremendous growth in such a short time. It allows our lenders to spend more time making loans and building their portfolio."

LUCAS MENARD
CREDIT ANALYST, COMMUNITY FIRST BANK

"Sageworks Credit Analysis from Abrigo is a much more powerful solution than we originally anticipated. It has gone way beyond our expectations."

FRANK CALLISON
FIRST SOUTH BANK

TRUSTED BY





ABOUT ALKAMI TECHNOLOGY

Alkami

Alkami Technology enable financial institutions to outsmart, not outspend, the Megabanks by providing the nation's most successful cloud-based digital banking platform. The Alkami Platform humanizes digital banking so banks and credit unions can confidently grow, adapt quickly, and build a thriving digital community.

104

TOTAL CUSTOMER REFERENCES

**VIEW ALL
REFERENCES**

FEATURED TESTIMONIALS

“At every point, Alkami’s project team was there to support us. We were in lockstep with them, we appreciated their dedicated attention as we neared our launch date. The Alkami team did a great job of stepping up to make sure we felt successful and supported through our go-live and over the course of the following weeks.”

BRYAN MESCHER
VP ENTERPRISE PROJECT MANAGEMENT, SKYLA
FEDERAL CREDIT UNION

“One of the things that we have always looked for in our strategic partnerships is not only for them to allow us to bring ideas to them, but that they are investing in R&D and driving their own business’ innovation. That’s very important to our board and executive leadership team.”

DANY PEREZ
DELIVERY CHANNELS ANALYST, FLORIDA CREDIT UNION

“The user friendliness of the new product is really, really nice. It’s exactly what we were looking for. It allows our customers to really get through the exception process and the whole situation a lot easier.”

TODD LINDSEY
MANAGER OF TREASURY SERVICES, HEARTLAND BANK
AND TRUST COMPANY

“Alkami has really stood apart as a vendor that has been very much focused on how they support us.”

SAMANTHA PAUSE
CHIEF INNOVATION AND BRAND OFFICER, MASCOMA
BANK

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ABOUT EXPERIAN



Experian are the leading global information services company, providing data and analytical tools to Experian's clients around the world. Experian help businesses to manage credit risk, prevent fraud, target marketing offers and automate decision making. It also help people to check their credit report and credit score, and protect against identity theft. In 2015, Experian were named by Forbes magazine as one of the World's Most Innovative Companies. Experian employ approximately 17,000 people in 38 countries.

414

TOTAL CUSTOMER REFERENCES

**VIEW ALL
REFERENCES**

FEATURED TESTIMONIALS

“Experian's program transformed our statisticians into credit risk managers. It gave the team the market and risk-management insight needed to drive real growth in our business by making credit decisions quickly and confidently and offering our members the superior level of service they have come to expect from the Desjardins Group.”

PHILIPPE ST-AUBIN
SENIOR MANAGER, CARD STRATEGIES, DESJARDINS

“Our customer service-focused culture means we need to know our customers well. Experian's BusinessIQ Premier Profile is one of the best reports in the market for giving us the total view of a company. We are also pleased with the ongoing innovation from Experian, with BusinessIQ and the integrated capabilities it provides.”

RIC HANS
MANAGER CREDIT AND COLLECTIONS, DAYLIGHT
TRANSPORT

“I couldn't be happier with BusinessIQ. The application is extremely easy to use, and the layout of the reports is excellent. It's so easy to get right to the key attributes and information I need. It has made us more efficient while allowing us to reduce our risk and exposure. BusinessIQ is the foundation of our credit department.”

CAROL ODOM
WESTERN REGIONAL CREDIT MANAGER, WURTH

“Understanding the current market and being able to quickly adapt to changes are vital to achieving growth. Experian's Business Information Services provides us with market-leading tools and the freshest data available to help us stay competitive and make rapid, informed business decisions.”

JOHN FAHEY
DIRECTOR OF CREDIT, DON

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KOHL'S



Banner Health



Cabela's
WORLD'S FOREMOST OUTFITTER



ABOUT FICO



FICO is a leading analytics software company, helping businesses in 90+ countries make better decisions that drive higher levels of growth, profitability and customer satisfaction. The company's groundbreaking use of Big Data and mathematical algorithms to predict consumer behavior has transformed entire industries.

475

TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

“FICO has the most widely used world-leading credit bureau scoring models and excellent professional service teams. Global FICO Score brings immediate benefits to our business substantially improving efficiency of our credit decisioning process, and managing risk to reduce losses effectively. All these help us maintain our leading position in a competitive market.”

LOLA CHUNG
SENIOR VICE PRESIDENT AND GENERAL MANAGER RISK
MANAGEMENT DEPARTMENT, CATHAY UNITED BANK

“Working with FICO helps us make better credit decisions and automate a lot of our manual processes, therefore bringing a better customer experience.”

RAVI SHAH
SENIOR VICE PRESIDENT FOR ENTERPRISE,
ARCHITECTURE AND STRATEGY, VANTIV

“Working with FICO, we're building a credit infrastructure that allows us to stay competitive and grow our business.”

LOUISE NICHOLSON
AVP CREDIT INFRASTRUCTURE, TD CANADA TRUST

“We chose FICO Origination Manager based on price, functionality, productivity, longevity and reputation.”

OXANA STAROSELSKAYA
HEAD OF CREDIT RISK METHODOLOGY, VTB24

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ABOUT HIGHRADIUS



HighRadius offers cloud-based autonomous software designed to revolutionize the Office of the CFO. Leveraging AI, RPA, NLP, and connected workspaces, HighRadius' software automates and optimizes Order-to-Cash, Treasury, Record-to-Report, B2B Payments, and Accounts Payable processes. With 2700+ implementations across 1,000 leading companies, including 3M, Unilever, and Hershey's, HighRadius enables finance teams to achieve operational excellence and measurable business outcomes, enhancing productivity and reducing operational costs, all within six...

150

TOTAL CUSTOMER REFERENCES

**VIEW ALL
REFERENCES**

FEATURED TESTIMONIALS

“We have eliminated disconnected systems from our credit and A/R shared services landscape and deployed HighRadius cloud solutions. It is more than just the ease of working with a single vendor. Everything is connected and you have a single source of truth. The HighRadius team is excellent and I am excited about our ongoing partnership using the Integrated Receivables platform.”

JACOB WHETSTONE
DIRECTOR, CREDIT & ACCOUNTS RECEIVABLE, DANONE

“With Highradius' solution, we no longer had small dollar accounts that were sitting untouched for 200 days, which eliminated the need to send those accounts to a collection agency saving \$10,000. We were also able to significantly reduce overtime and eliminate the need to hire an additional FTE, saving an extra \$60,000.”

ALICIA GEADES
SENIOR MANAGER, CREDIT & CUSTOMER SUPPORT, LHOIST

“And once when there's a perfect match, we have successful automation and the credit is processed overnight, and an auto-match is created and offset. And we are, there's no manual touch, everything is automatic.”

ANGELA STEWART
MANAGER, OTC DEDUCTIONS, GLOBAL BUSINESS SERVICES, THE HERSHEY COMPANY

“It's a one-stop-shop. HighRadius helps manage credit, collections, disputes and also cash application.”

GUNTHER SMETS
GPO, ORDER TO CASH, CARGILL

TRUSTED BY



blackhawk

BLUELINX





ABOUT PEGASYSTEMS



Pegasystems Inc. is the leader in software for customer engagement and operational excellence. Pega's adaptive, cloud-architected software – built on its unified Pega® Platform – empowers people to rapidly deploy, and easily extend and change applications to meet strategic business needs. Over its 30-year history, Pega has delivered award-winning capabilities in CRM and BPM, powered by advanced artificial intelligence and robotic automation, to help the world's leading brands achieve breakthrough business results.

809

TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

“With Pega, we are taking our field service application to the next level by providing a fuller, richer user interface with additional functionality. But just as important, we are now positioned to capitalize on future technology innovations and devices coming down the pipe without having to re-tool. The infrastructure is already in place.”

GREGG BULLEN
PROGRAM MANAGER, XEROX

“As the speed of market requirements continue to accelerate, we are being asked to change the way we interact with our customers at faster speeds than ever. I'm very confident in saying that if we didn't have Pega, we would find it difficult to respond to customer needs.”

ALISTAIR CURRIE
CHIEF OPERATING OFFICER, ANZ

“We are thrilled with the results from the business transformation programme so far. Using Pega has already helped us improve the efficiency of a number of high volume, high importance operations by more than 50%.”

MARTYN JOHNSON
MANAGER, IT BPM DELIVERY CENTRE, AEGON

“Decisioning happens in one central place, making it easy for PNC to provide a consistent customer experience across all channels.”

JOHN DEMARCHIS
SENIOR VICE PRESIDENT, CUSTOMER SERVICE MANAGEMENT, PNC FINANCIAL SERVICES

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ABOUT UPSTART



Upstart is a leading AI lending platform partnering with banks and credit unions to expand access to affordable credit. As they transitioned to being a public company, they're now poised to leverage their domain expertise and revolutionize every aspect of lending and credit risk evaluation. They've recently expanded their offerings to include automobile refinancing and they plan to take on more verticals as the business grows.

84

TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

“Farmers Insurance Federal Credit Union is committed to help more people live their best financial lives and provide them greater access to the products and services they need. With Upstart, we are able to reach more people outside of our traditional field of membership with a FIGFCU personal loan through a modern, all-digital lending experience.”

LAURA CAMPBELL
CHIEF EXECUTIVE OFFICER, FARMERS INSURANCE
GROUP FEDERAL CREDIT UNION

“At Vantage West, we constantly re-evaluate our product offerings to ensure we provide reliable access to credit for our target members as they move through various stages of their lives. Our partnership with Upstart will allow for more borrowers to apply for unsecured personal loans and receive a loan decision within minutes.”

MICHELLE GOEPPNER
VP CONSUMER LENDING & PRODUCT STRATEGY,
VANTAGE WEST CREDIT UNION

“At Commonwealth Credit Union, we have a passion to serve our community and better lives. Through our partnership with Upstart, we are able to reach more people who need access to affordable credit. If a personal loan could improve their financial situation, we want to be there for them.”

KAREN HARBIN
PRESIDENT & CEO, COMMONWEALTH CREDIT UNION

“As a digital-first, human-centered credit union, WPCCU is partnering with financial technology companies like Upstart to take care of the financial needs of our members anywhere, anytime.”

BARRY ROACH
PRESIDENT, WPCCU

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2025
CREDIT
DECISIONING
SOFTWARE

TOP PERFORMER





ABOUT ACTICO

actico

ACTICO is a leading international provider of software for intelligent automation and digital decisioning. The company provides best-in-class software and tools used across multiple industries enhancing day-to-day decision-making and end-to-end automation.

90

TOTAL CUSTOMER REFERENCES

**VIEW ALL
REFERENCES**

FEATURED TESTIMONIALS

“The new solution offers a number of organizational and legal improvements in risk assessment. And, as a person who thinks strategically, I like the fact that business logic can be used so flexibly.”

JACQUES MOUTON
HEAD OF CREDIT, RAND MERCHANT BANK

“Before we had the ACTICO software, it took us several months to update rating models. Now we save a lot of time and complete the roll-out of a new version within days or even hours.”

ALEX WIJNIA
CREDIT RISK MANAGER, LEASEPLAN

“ACTICO provides the bank with an integrated system for all rating models that comprehensively supports our credit analysts during the rating workflow.”

STEFAN KROHNSNEST
HEAD OF RISK CONTROLLING, DZ HYP

“ACTICO Rules allows us to quickly deploy the decisioning workflows on the platform without having to extensively develop programs or software coding.”

ANURAG CHOTTANI
CIO, BAJAJ FINSERV

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KFW IPEX-Bank

deutsche apotheke-
und ärztebank

DZ PRIVATBANK



CENTOGENE
THE RARE DISEASE COMPANY



ABOUT ALLOY



ALLOY

Alloy is your command center for identity. Alloy makes it easy for financial services companies to quickly and safely onboard and manage more customers, automating the vast majority of decisions, mitigating fraud and high-cost financial risk, and reducing the burden on the back office and manual review queues. Alloy helps top banks and fintechs make better decisions using a single API and dashboard to manage KYC/AML, fraud, and more from signup and throughout the life of the customer.

46

TOTAL CUSTOMER REFERENCES

**VIEW ALL
REFERENCES**

FEATURED TESTIMONIALS

“We were so excited to find a credit underwriting solution that lets us proactively manage our credit risk and allows us to rely on automated decisioning. The configurable platform allows us to be nimble, and we can make critical underwriting changes quickly with the appropriate controls in place.”

BOBBY PARKER
HEAD OF CREDIT, PEX CARD

“Having access to best-in-class third-party data sources ultimately helps our customer experience. As a lending business, we’re very focused on conversions. Alloy connects us to more data sources, which helps us increase the speed at which we’re able to give applicants a decision.”

JUN CHO
SENIOR PRODUCT MANAGER, EARNEST

“We want to iterate on our existing processes to improve the experience for our customer. I am used to 4-week review cycles at a bank, whereas we were able to make a change within Alloy in just 15 minutes.”

ANURAG PURANIK
HEAD OF CREDIT AND RISK, COAST

“With Alloy, we’ve been able to streamline business onboarding processes, making it easier for entrepreneurs to gain the credit they need to run their businesses and manage their expenses.”

ERIC GLYMAN
CO-FOUNDER AND CHIEF EXECUTIVE OFFICER, RAMP

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incrediblebank™

HMBradley

earnest

Brex

BANC OF CALIFORNIA



ABOUT PROVENIR



Provenir helps fintechs and financial services providers make smarter decisions faster with our AI-Powered Data and Decisioning Platform. Provenir brings together key data, AI and decisioning capabilities to help organizations provide world-class consumer experiences. This unique offering gives organizations the ability to power decisioning innovation across the full customer lifecycle, driving improvements in the customer experience, access to financial services, business agility, and more.

50

TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

“We have the most incredible credit adjudication team in the country, and talent like that is hard to find. Our goal, as much as possible, was to codify the very human ‘art’ of what they do and repeat it in a more automated way that recognizes and preserves the contribution of those who laid the framework.”

ALLISON VAN ROOIJEN
VICE PRESIDENT, CONSUMER CREDIT, MERIDIAN

“We found that Provenir outperformed their competitors in the areas where we sought excellence time to market, functionality, flexibility and technology. With the Provenir solution we will be able to consolidate the systems supporting credit decisions across our whole group onto one platform.”

FREDRIK RIDAEUS
NORDIC CREDIT MANAGER, RESURS BANK

“Provenir empowers the Telia Finance team to create and change credit offerings independently, process customer applications in seconds, and easily integrate to multiple data sources for better quality decisioning.”

FREDRIK NILSSON
CREDIT MANAGER, TELIA

“With cutting-edge technology, intuitive design and unparalleled efficiency, Provenir is the go-to solution for making smarter risk decisions.”

COSTIN MINCOVICI
CHIEF CREDIT OFFICER, TBI BANK




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GM FINANCIAL





ABOUT TURNKEY LENDER



TurnKey Lender is a global B2B SaaS company offering an AI-powered lending automation platform and decision management solutions and services in 50+ countries. From origination and underwriting, to servicing, collection, and reporting - the company's software can automate the entire lending process just as well as its specific parts. TurnKey Lender supports numerous credit products out of the box - both commercial and consumer - on the same flexible SaaS platform. Designed with the latest design best-practices in mind, TurnKey Lender exceeds regulatory requirements for data security, going above industry standards with SOC 1 and SOC 2 Type...

96

TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

“We base our credit decisions on your ability to pay rather than looking just at your credit score. TurnKey Lender was able to accommodate their solution to our requirements and together we keep on improving the product we offer. The solution is very flexible and the team always tries their best to help us. Work with TurnKey Lender is a win-win for us. Because we have a really good product and the team gets our feedback to better adapt to the needs of our vertical in the process.”

ELIESER GONZALEZ
GENERAL MANAGER, OWN IT 4 LESS

“The TurnKey Lender team provided Zilingo with an end-to-end lending solution that helps us automate origination, approval, servicing, repayment, and more. Thanks to its cloud-based nature, our employees and clients around the globe can access the system at any time. In TurnKey Lender, we've found a reliable partner. We know that whenever there's a challenge, we can work out the optimal solution together.”

WANGWEI ZHENG
CREDIT MANAGER, ZILINGO

“TurnKey Lender has the foundational capabilities to support a lending business. The partnership has opened new opportunities for Globe to grow its footprint and engagement, allowing integration to new channels and other platforms.”

ARMELIE GO
PRODUCT OWNER, GLOBE TELECOM

“The product has the vast majority of the functionality right out of the box, was easily integrated with a credit agency to pull FICO scores and the support team did an outstanding job making our requested customizations.”

CHRISTOPHER REED
PRINCIPAL, SHEPARD CAPITAL PARTNERS

TRUSTED BY





ABOUT ZEST AI



Zest AI makes the power of machine learning safe to use in credit underwriting. Lenders using Zest make better decisions and better loans -- increasing revenue, reducing risk, and automating compliance. Zest AI was founded in 2009 with the mission of making fair and transparent credit available to everyone and is now one of the fastest-growing fintech software companies.

68

TOTAL CUSTOMER REFERENCES

**VIEW ALL
REFERENCES**

FEATURED TESTIMONIALS

“Credit Union of Texas is incredibly confident in the accuracy of Zest AI's technology that we've expanded into automating our HELOC portfolio in addition to our auto, personal loan, and credit card portfolios. We've been able to automate 80% of all HELOC approvals — twice our rate of automation prior to Zest. We're looking forward to saving even more time and resources, all while mitigating risk and keeping in tune with our members' expectations.”

CHRIS MURPHY
CHIEF RISK OFFICER, CREDIT UNION OF TEXAS

“Zest AI has been a key part of our CDFIfunded initiatives and instrumental in our focus on lending to protected classes and serving underbanked areas. The technology and insights from Zest are critical in helping Truiliant expand access to products and services to the underserved and apply our knowledge of equitable lending more deeply.”

JACKSON BRASWELL
DIRECTOR OF CREDIT ADMINISTRATION AND
COLLECTIONS, TRULIANT FEDERAL CREDIT UNION

“Community Choice Credit Union's partnership with Zest AI helps us stay committed to serving our members, allowing us to expand access to credit and deliver fast, instant decisions that members have come to expect. We're excited to continue growing with Zest AI's technology, expanding into new portfolios and increasing automation.”

DEVIN T. NEU
AVP, CONSUMER LENDING, COMMUNITY CHOICE
CREDIT UNION

“Zest AI's integration and onboarding experience was phenomenal, bar none. Clark County Credit Union loved working with the customer success team — Zest worked hands on with us to align our strategic goals up with the machine learning model outputs, and we're excited to continue down this road together.”

JOSH HALDEMAN
CHIEF LENDING OFFICER, CLARK COUNTY CREDIT
UNION

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2025
CREDIT
DECISIONING
SOFTWARE

RISING STAR





ABOUT GDS LINK



GDS Link is a global leader in credit risk management, providing technology solutions, analytical and consulting services. Their tailored, customer-centric risk management and process automation platforms are designed for the modern lender in their pursuit to capitalize on the entire credit lifecycle.

38

TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

“The GDS Link platform has enhanced our automated credit decisioning and underwriting processes, providing us with greater flexibility to iterate on new models and pilot new products faster and more frequently. This integration has reduced our dependency on in-house engineering resources for simple credit rule changes, making these adjustments a quick and straightforward process.”

HUGH ACLAND
CHIEF COMMERCIAL OFFICER, CAPITAL ON TAP

“Corserv wraps GDS Link’s data aggregation and decisioning within our internal workflow processes, handling applications, local branding, prospect/relationship filters, promotions, products, prequalifications, documentation, options for manual review, disclosures, eConsent, letters (including ECOA), and reporting while maintaining a complete data model for analysis.”

JERRY CRAFT
PRESIDENT, CORSERV

“Our long-term success will rely on accessing data sources that are currently available and will rely on GDS Link’s ability to access additional data sources in the future. We will add four new data sources next year and four the following.”

DIETMAR BOHMER
CHIEF DATA SCIENTIST, TYMEBANK

“Working with GDS allows us to automate very complex decisioning algorithms and incorporate new models that could not be accomplished in our old system. It is the key to success.”

HEAD OF CREDIT INFRASTRUCTURE, SPECIALTY FINANCE
REPUBLIC FINANCE

TRUSTED BY





ABOUT RESOLVE



Resolve at its core improves traditional and cumbersome b2b payments. They facilitate deferred payments between businesses, but in a way that benefits both businesses. Resolve currently works with US-based manufacturers, wholesalers, and distributors. Deferred payments are commonly referred to as 'net terms', it describes a payment delay of 30, 60, or 90 days that has come to be expected by business customers. The issue for the business seller is that they are required to act like a bank. They need to give short-term credit to their customers and 'float' these net terms invoice payments. Resolve takes care of every aspect of a business being able to offer net terms...

30

TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

“Our business customers used to go through a lengthy multi-week credit approval process & cumbersome payments experience. Resolve means we can now deliver a frictionless, customer-first approach.”

RYAN LOOS
CHIEF FINANCIAL OFFICER, CONEQUIP

“It's been a breath of fresh air. Response times under 24 hours on credit approvals. We hear so often how customers are taken aback at how quick we respond confirming a decent sized line.”

JOHN IBBETSON
VP OF SALES & BUSINESS DEVELOPMENT, TRUECABLE

“Resolve provides quick turnaround for our net terms and credit checks, which allows us to maximize the time and efficiency to closing a sale - something we weren't able to do before.”

JAMES DENG
DIRECTOR OF OPERATIONS, ARCHIPELAGO LIGHTING

“Resolve Pay helps make sure that we streamline our payment process, so we can continue to work without relying on customers paying early. That makes things a lot less stressful.”

BENJAMIN KLINGNER
OWNER, GB FABRICATION

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ABOUT SOFT4



SOFT4 is an international brand for industry-specific software solutions built on the Microsoft Dynamics 365 Business Central platform. We have helped 400+ customers and 70+ partners grow and improve their business globally. SOLUTIONS: SOFT4Lessee - IFRS 16 | ASC 842 | AASB 16 lease accounting SOFT4RealEstate - commercial property management SOFT4Leasing - asset finance and...

26

TOTAL CUSTOMER REFERENCES

[VIEW ALL REFERENCES](#)

FEATURED TESTIMONIALS

“The product was perfect for our purposes; it is based on a long terms sustainable platform and had just what we need, with very few unnecessary and redundant features and the possibility to customize it to our specific needs. Overall happy with the responsiveness, customer oriented mentality and professional level of everybody we have been in touch with. I was very impressed by consultant Kestutis's analytical skills, the...”

LUCA NARDI
ROLLING STOCK MANAGER, EUROFIMA

“EFTA has worked with SOFT4 for four years and found them to be flexible and accommodating to our needs. EFTA operates in SME leasing in Africa, a complicated and unpredictable sector which requires a system that can respond accordingly. SOFT4 provided creative solutions to help adapt SOFT4Leasing to our needs, as well as patient support once the system had been in put in place. Furthermore, SOFT4's staff are noteworthy for their friendliness...”

TIM ELLIS
CHIEF OPERATIONS OFFICER, EFTA

“Good experience, comprehensive information provided, fast responses despite different time zones. The Soft4Leasing product offers all of the features we need to grow and scale the business. It also incorporates many features that may otherwise normally be separate systems, for example, accounting, document signing, etc.”

JAMES SCURR
FOUNDER AND MANAGING DIRECTOR, CASHFLOW IT GROUP

“The experience working with SOFT4 team in general is very good! Personal relationship is what I like the most working with SOFT4 add-ons and people!”

RUNE ØYNES
CHIEF EXECUTIVE OFFICER, ESPERO AS

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