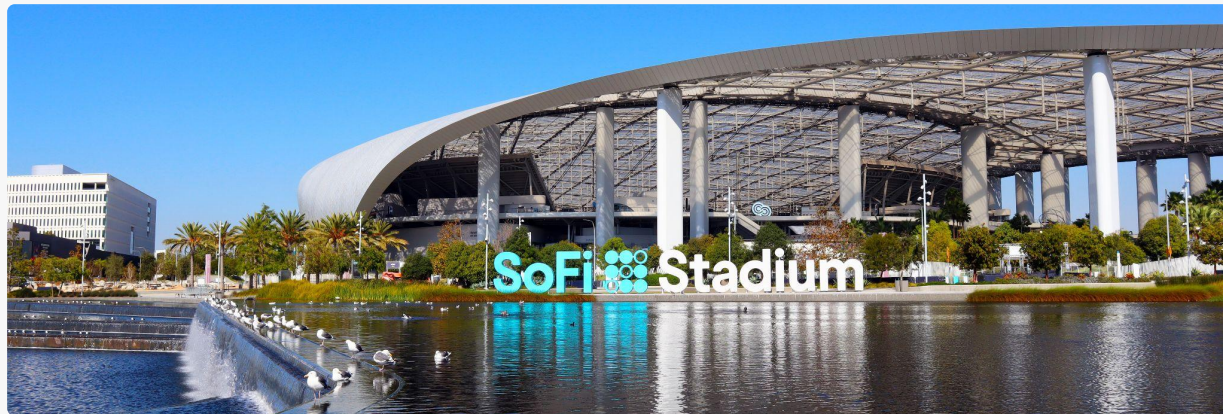


Customer Stories



USE CASES:

Credit Underwriting

Fraud Detection

Collections

Key Outcomes

Processing speed

30%+ faster



Time-to-market

50% faster



Key Implementation Features

Time-to-market for new policies

SoFi can now deploy new credit risk strategies 50% faster, in days instead of weeks, enabling the company to adapt to market shifts with unprecedented agility.

Faster decisioning

SoFi achieved a more than 30% improvement in processing speed, allowing for faster and more precise credit decisions and a better application experience for members.

Operational continuity

Oscilar's responsiveness enables SoFi teams to quickly remove blockers and maintain uninterrupted progress on high-priority initiatives. This agility ensures SoFi can stay focused on delivering value to members, even as priorities shift.

Strategic enablement

With its self-serve, no-code environment, Oscilar has reduced manual development cycles, enabling SoFi teams to innovate, support more projects, and experiment with the same resources.

"We can easily launch and iterate new policies and adapt with unprecedented speed."



Adam Colclasure
Senior Director of Risk
Data & Decisioning

Large-Scale Customer Use Cases

Oscilar is built for scale



USE CASE

Real-time Credit and Fraud Decisioning

VOLUME

~\$23B+ in loan originations (2024)

~10.1 million customers

SoFi is making a strategic move to enhance its risk management infrastructure and streamline operations with a more effective, integrated solution that aligns with its long-term goals of reducing complexity and improving efficiency.



USE CASE

Onboarding and Transaction Monitoring

VOLUME

~1.2B transactions processed annually

~\$200B+ annual transaction value

Oscilar's Fraud and AML Risk Platform equips Nuvei with real-time AI-driven insights, customizable workflows, and seamless integration, enabling rapid threat detection, prevention, and response while ensuring compliance.



USE CASE

Real-time fraud decisioning

VOLUME

~500mm transactions processed annually

~2.5 million customers

Oscilar provides Dave with real-time fraud decisioning powered by advanced AI and machine learning, enabling faster, more accurate detection and prevention of evolving threats.



USE CASE

Real-time fraud decisioning

VOLUME

~450mm transactions processed annually

~6.5 million customers

Oscilar enables Greenlight to make real-time fraud decisions using advanced AI and machine learning, ensuring swift, accurate threat detection while supporting a seamless user experience.



USE CASE

Fraud Transaction Monitoring

VOLUME

~370mm transactions processed annually

~10 million customers

Uphold sought a future-proof fraud decisioning partner offering advanced AI, ML, device intelligence, and behavioral analytics—scalable to support both growth and evolving risk needs.



USE CASES:

AML Compliance

Case Management

Key Outcomes

\$3M+ in annual savings

40% reduction in AML operations costs

70% reduction in Alert Review and Case Investigation Time

80% reduction in SAR management time

Key Implementation Features

- ✓ Centralized Mission Control Dashboard
- ✓ AI-driven case management
- ✓ Automated SAR and UAR filing
- ✓ ML and GenAI-powered risk detection
- ✓ Customizable fintech workflows for credit/debit products and account opening

“Oscilar is a fintech company doing things the right way, giving us the tools we need to grow confidently in this rapidly changing space.”



Michael Kozub
CEO of TransPecos Banks



THE CHALLENGE

Fluz was struggling with first party fraud and inconsistent approval rates, leading to waning customer trust.

THE OUTCOME

With Oscilar, Fluz boosted approval rates by 20%, regaining user trust and increasing operational efficiency.

THE OSCILAR IMPACT

Rapid Effectiveness

Oscilar's out of the box machine learning models effectively addressed Fluz's challenges with first party fraud and inconsistent approval rates, transforming the user experience.

Reduced Fraud, Increased Approvals

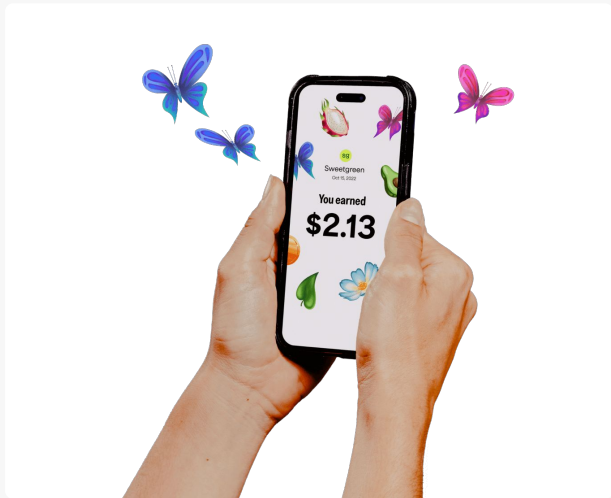
Fluz, powered by Oscilar's risk platform, saw a dramatic decline in first party fraud and a significant surge in approval rates, bolstering user trust and operational efficiency.

Future-Proofed Positioning

The partnership with Oscilar enabled Fluz to gain a competitive edge in the market, positioning them for future innovation and user-centric enhancements.

KEY STATS

20%
Increase in approval rates



Maurice Harary
Founder

"Oscilar services all the problems that we have and offers plenty of opportunities for scaling the fraud solution: from gift card to deposits, to withdrawals, to virtual card issuance, transaction approvals, etc."



THE CHALLENGE

Manual and inefficient review processes that were prone to error.

THE OUTCOME

Enhanced fraud detection and streamlined, data-driven decision-making.

THE OSCILAR IMPACT

Case Management Customization

Coast now benefits from a system that allows for detailed review and debugging of cases, bulk management capabilities, and efficient case assignment. They were able to cut their time reviewing cases from 2 hours per day per person to under 30 minutes per day, a 75% decrease. This equates to 750 hours per year saved, allowing their team to focus on other things.

Efficiency and Agility

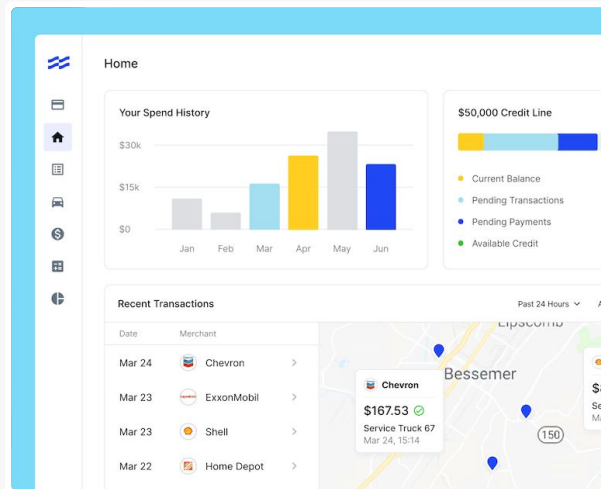
Rapid deployment and refinement of fraud detection processes without heavy reliance on engineering resources.

Customized Fraud Detection

Tailored fraud management strategies developed through the integration of internal and external data sources.

Operational Excellence

Significant reduction in manual labor and engineering hours, allowing Coast to reallocate resources to strategic initiatives.



KEY STATS

>750 hours
Saved per year

75%
Time Savings



Delia Nuñez
Director of Risk

"Oscilar offers a systematic approach to tackle everything post-onboarding, which previously wasn't very robust. We had a process, but it wasn't as effective, and that's where Oscilar really makes a difference. We've been able to move away from building hundred-line, complex queries, and can now maintain all of our fraud rules within Oscilar."



THE CHALLENGE

Transend faced the exciting task of building and launching a B2B payments and working capital fintech from scratch. They needed to create risk and decision workflows tailored to their evolving supplier base without consuming a significant portion of their Product and Tech roadmap or delaying their MVP launch.

THE OUTCOME

With Oscilar, Transend dramatically reduced implementation time, streamlined their credit decisioning process, and gained the ability to make rapid updates to their risk management strategies, all while maintaining 100% uptime.

THE OSCILAR IMPACT

Significant Reduction in Implementation Time

Oscilar's platform enabled Transend to implement and update their credit decisioning processes in mere minutes to an hour, compared to the four weeks and multiple sprints and teams required by other platforms.

Resource Optimization

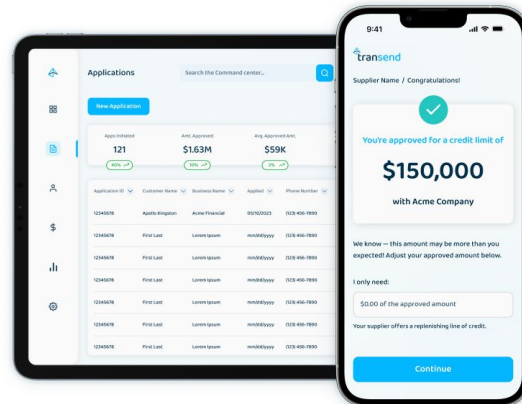
Transend requires only about 1/3 of the resources (engineering hours) they would have needed to implement changes, freeing up valuable time and personnel for more critical tasks.

Rapid Testing and Deployment

The team can test and implement updates in less than 1/10 of the time it took in previous experiences, allowing for quick adaptation to market changes.

Improved Reliability

Since implementation, Transend has experienced no downtime, ensuring consistent service for their customers.



KEY STATS

90%
Time savings on risk model updates

66%
Savings in engineering hours



Anik Patel

Co-Founder and CEO

"In previous experiences, making even small changes took us 4 weeks with engineering, involving multiple sprints for a simple credit optimization. **Now, we can do it in an hour or less.** We're currently processing hundreds of applications quickly, which really shows how effective Oscilar has been. **The system works flawlessly, and has been a game changer for us.**"



THE CHALLENGE

Super.com needed a loan origination system to launch their lending service, facing challenges with manual processes and the need for extensive engineering resources.

THE OUTCOME

Oscilar provided a user-friendly, low to no-code platform that streamlined decision-making workflows and integrated various data sources, significantly reducing manual labor and engineering hours.

THE OSCILAR IMPACT

Rapid Deployment

Oscilar's low-code to no-code platform enabled Super.com to quickly implement a robust loan origination system, significantly reducing the time to market.

Enhanced Decision-Making

With Oscilar, Super.com could set complex conditions and rules, improving their decision-making process and allowing for quicker loan approvals.

Efficiency Gains

The platform's ability to seamlessly create decisioning workflows and integrate various data sources led to a substantial decrease in manual effort and engineering hours.



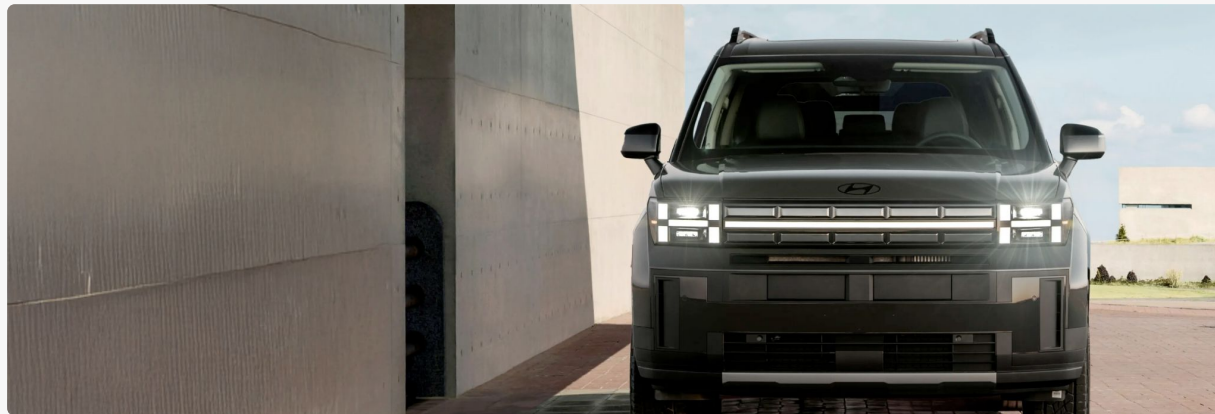
KEY STATS

< 1 Quarter
Deployment timeline



Henry Shi
Co-Founder

"Oscilar got us faster time to market and a much more efficient analyst team. Our analysts now save a ton of manual effort due to Oscilar's no-code automation and no longer depend on engineers to change risk policies. The best part — we went live in less than a quarter".



USE CASES:

Credit Decisioning

Fraud Detection

Key Outcomes

From 10% to 5%
average risk rates

From 13% to 6%
subprime risk rates

**Asset losses
reduced to zero**

Key Implementation Features

Dramatic Reduction in Risk Rates

The implementation of Oscilar's solutions enabled Flexcar to significantly lower their average risk rates from 10% to 5%. Their subprime risk rates went down from 13% to an impressive 6%.

Simplified Data Integration

Flexcar used Oscilar's platform to integrate multiple data points, enhancing their decision-making and risk management capabilities. This allows them to build new rule sets quickly and easily.

Asset Loss Mitigation

The adoption of Oscilar's platform also led to a marked reduction in asset loss, with last quarter's count of unaccounted vehicles dropping to zero.

Increased Volume and Retention

By reducing risk and improving their economic position, Flexcar was able to offer more competitive pricing and attract more customers. Also, reduced risk rates led to increased customer tenure.

"The collaboration with Oscilar has drastically reduced our asset misplacement issues to zero, which has been transformative for our operational efficiency."



Michael Zambrano
Executive Head of Risk

Customer Success Stories



OMNUMI

USE CASES

Onboarding
Transaction Monitoring
Case Management

CUSTOMERS

Serving businesses, governments, individuals—including the unbanked—for secure, real-time, and programmable payments

Omnium relies on Oscilar as its partner for comprehensive compliance solutions, including Onboarding, Transaction Monitoring, and Case Management. They can now scale their operations efficiently and securely, while maintaining strict regulatory compliance through centralized oversight across their diverse product portfolio.



USE CASES

Onboarding
Device & Behavioral Intelligence
Fraud Decisioning
Case Management
Custom ML Models

VOLUME

~10 million customers
Multi-million dollar projected savings in fraud losses & operating expenses

Uphold is leveraging Oscilar's Cognitive identity Intelligence and AI Models to protect against attacks such as fraud rings, bots, synthetic identities, and payment fraud while also protecting their good users from the growing number of scams and social engineering attacks.