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**American Cycle Finance Goes Live with Scienaptic’s AI-Powered Credit Decisioning Platform**

*AI Platform empowers ACF to extend credit availability to motorcyclists with limited or no credit history*

**NEW YORK – June 12, 2021** – Leading AI-powered credit decision platform provider, [Scienaptic](https://www.scienaptic.ai/), announced that [American Cycle Finance](https://americancyclefinance.com/) (ACF) has successfully deployed its platform. The implementation empowers ACF to assist its partner motorcycle dealers in selling more vehicles to customers with limited or no credit history through sharper, AI-driven credit decisions.

With a network of more than 450 motorcycle retailers across 24 states, ACF's program equips dealers with fast, easy application processing and loan servicing for their motorcycle sales transactions. With Scienaptic's AI-powered credit decisioning platform, ACF is positioned to offer enhanced, automated credit decisions to help increase credit availability for its customers.

“Deploying Scienaptic's AI-powered credit decisioning platform has resulted in significantly higher automation and credit approvals across portfolios. In one portfolio we are seeing 2X incremental approvals without any increase in risk,” said Ben Donnarumma, President of American Cycle Finance. “As we continue to use Scienaptic’s platform, we look forward to increased approvals and faster decisioning cycles for our customers.”

“ACF is enhancing the buying experience by helping its partners reach more customers, overcoming existing or past credit challenges and get a second chance to finance the motorcycle of their dreams,” said Pankaj Jain, President of Scienaptic. “With Scienaptic’s AI-powered credit decisioning platform, ACF can offer more credit approvals to customers who previously experienced credit turndowns or declines, despite their credit score. We are pleased to help ACF get more motorcycle enthusiasts on the road.”

**About American Cycle Finance**

ACF is partnered with more than 450 motorcycle retailers in 24 states. The ACF program offers dealers the chance to assist consumers with current or past credit challenges, giving them the opportunity to re-establish credit and get a second chance to finance a motorcycle. ACF reports payment activity on all consumer accounts to a major credit bureau, enabling many borrowers with deficient or challenged credit to improve their credit scores and qualify for other forms of credit and loans. To know more, visit <https://americancyclefinance.com/>.

**About Scienaptic**

Scienaptic is on a mission to increase credit availability by transforming technology used in credit decisioning. Over 150 years of credit experience is embedded in Scienaptic's AI native credit decision platform. Our clients across banks, credit unions, fintech, and other lenders use the platform to constantly improve the quality of underwriting decisions. This enables them to say ‘yes’ to borrowers more often and faster. For more information, visit [www.scienaptic.ai](http://www.scienaptic.ai).

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