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**American Cycle Finance Selects Scienaptic’s AI-Powered Credit Decisioning Platform to Grow Second-Chance Motorcycle Loans Business**

**NEW YORK – Apr. 12, 2021** – [Scienaptic](https://www.scienaptic.ai/), the world’s leading AI-powered credit decision platform provider, announced the deployment of its platform at [American Cycle Finance](https://americancyclefinance.com/) (ACF). This implementation will enable ACF to use AI for making sharper credit decisions and assist automobile dealers in selling more vehicles to clients with limited or no credit history.

ACF is partnered with more than 450 motorcycle retailers across 24 states in the U.S., offering borrowers a unique opportunity to re-establish credit and a second chance to finance a motorcycle.

"We are very excited to deploy Scienaptic's AI-powered credit decisioning platform. Through Scienaptic’s adaptive AI, credit access for motorcycle buyers is further enhanced. Many more customers (up to 1.5-2X) who have experienced credit turn-downs or declines in the past will be able to get approval, regardless of FICO score,” said Ben Donnarumma, President of American Cycle Finance.

Pankaj Jain, President of Scienaptic, added, "We are very pleased to help ACF increase credit approvals while reducing delinquencies. Early results are very promising, and we hope to build on it as we test and learn on Scienaptic’s AI-powered credit decisioning platform.”

**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 bureaus , 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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