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**MCMC Auto Chooses Scienaptic’s AI-Powered Credit Decisioning Platform to Improve All Facets of Their Underwriting Process and Financial Risk Management**

*Scienaptic positions MCMC Auto to strengthen its lending portfolio using enhanced credit decisions*

**NEW YORK – Mar. 29, 2021** – [Scienaptic](https://www.scienaptic.ai/), the world’s leading AI-powered credit decision platform provider, announced the deployment of its platform at [MCMC Auto](https://www.mcmcauto.com/). This deployment will allow MCMC Auto to expand their lending portfolio while making car financing options convenient and hassle free.

Having financed over 200,000 people, MCMC Auto has been driving Texas for generations. Customers of all credit backgrounds have options at Texas’ best “Buy Here Pay Here” dealer. Through Scienaptic’s cloud-based SaaS implementation, MCMC Auto will gain access to enhanced credit risk signals for every loan application, especially benefiting customers with no credit history or a bad credit history. These risk signals will seamlessly integrate with MCMC Auto’s existing loan origination system, MagiLoop. This deployment positions MCMC Auto to further streamline their loan decisioning process and drive higher automation.

“As we continue navigating the COVID-19 pandemic, our customers are increasingly looking to us for quicker access to vehicle financing and enhanced lending support,” said Phillip Thomasson, Director of Finance and BDC, MCMC Auto. “For our customers, working with Scienaptic’s AI powered credit decisioning means that more applicants will be able to responsibly purchase vehicles through enhanced decision-making capabilities.”

"By deploying Scienaptic’s AI-driven credit underwriting platform, MCMC Auto can leverage adaptive AI that enables a more streamlined, efficient loan decisioning process,” said Pankaj Jain, President, Scienaptic. “This partnership will allow MCMC Auto to significantly improve their capacity to decision their applicants, translating to better finance management without increasing risk.”

**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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