

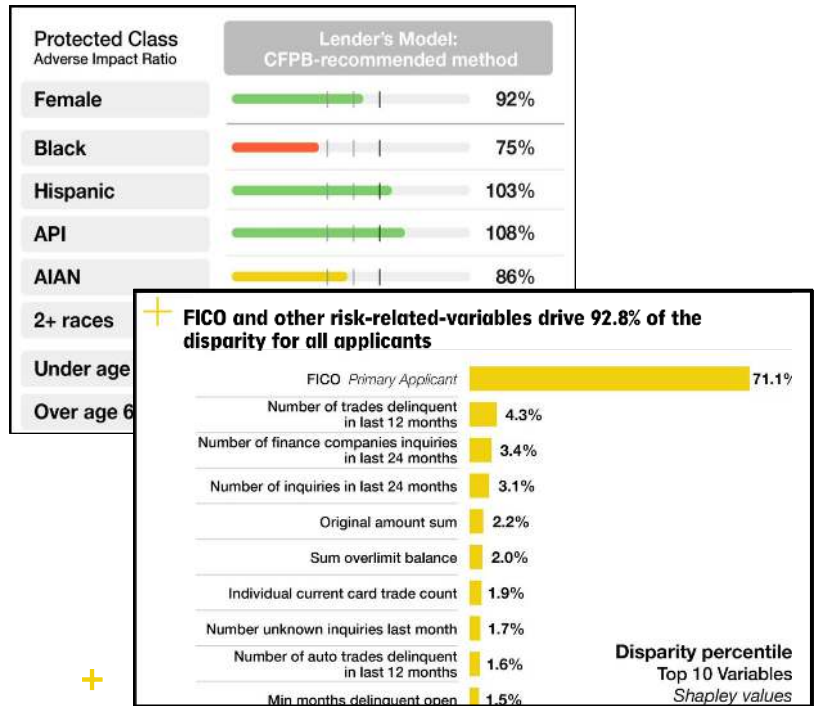


# Jumpstart your SPCP program

## Starting a Special Purpose Credit Program (SPCP) can be as easy as 1-2-3

### Step 1: Detect SPCP Eligible Population and Drivers of Disparity:

Our fairness analysis will help identify populations in your lending program that could benefit from an SPCP. To conduct a fairness analysis, FairPlay requires the inputs, outputs and outcomes of your loan program. We identify disparities and their drivers in the underlying model.



### Step 2: Identify new, good borrowers who are SPCP Eligible:

Once an SPCP is deemed appropriate, FairPlay builds fairness-aware ML models that find creditworthy borrowers from historically disadvantaged communities in your existing applicant pool. FairPlay provides documentation of the underwriting criteria used to identify these borrowers.

### Step 3: We help streamline SPCP compliance:

We provide documentation and research to streamline the implementation of your SPCP compliance program.

"Written Plan" Component	FairPlay Can Help
The class of persons benefited by the program	✓
The procedures and standards for extending credit to the SPCP population	✓
Determination of need for SPCP <ul style="list-style-type: none"> <li>Source of Data and Research</li> <li>Nexus to your company's customer credit standards</li> </ul>	✓

## Business Results

- Increases revenue and profitability
- Demonstrates a commitment to being fair
- Reduces regulatory risk

### Case Study:

Our Fairness-as-a-Service™ solution identified seven second-look models that would dramatically increase fairness for black applicants well within the lender's current risk tolerance. The FairPlay SPCP model increased approval rates by 10% at the same risk rate as the lender's primary underwriting model, leading to \$130 million in new originations.

	Lender's Model	FairPlay Models						
		1	2	3	4	5	6	7
<b>Accuracy</b>	95.63%	95.97%	95.93%	95.91%	95.91%	95.90%	95.90%	95.81%
<b>Black</b> AIR	75%	87%	85%	84%	82%	85%	82%	83%
<b>Hispanic</b> AIR	103%	101%	101%	101%	101%	101%	101%	101%
<b>API</b> AIR	108%	106%	105%	107%	107%	106%	105%	108%
<b>Female</b> AIR	92%	99%	99%	99%	99%	99%	99%	99%
<b>Age 62+</b> AIR	117%	113%	114%	114%	114%	114%	113%	114%
<b>New Loans</b>		5,199	3,714	4,085	3,714	3,714	3,714	3,714

### Our Team Comes From:



### Interested in Learning More?

FairPlay is the world's first Fairness-as-a-Service solution. To discover how you can use FairPlay's solutions to safely approve more borrowers from historically disadvantaged communities and automate your fair lending compliance, contact [Tom@fairplay.ai](mailto:Tom@fairplay.ai).