



# PositivityTech Algorithms



The **PositivityTech**<sup>®</sup> platform uncovers value from customer complaint data, ensuring that institutions understand their customers' growing issues. We develop our algorithms to unveil industry-wide and institution-specific risks. In our conversations with financial leaders and across the media, the value of our approach and business outcomes continues to be validated.

## 1. PositivityTech pinpoints critical findings using the Consumer Financial Protection Bureau (CFPB) data

According to its [website](#), the CFPB is "dedicated to making sure you [consumers] are treated fairly by banks, lenders and other financial institutions." A database filled with complaints directed at thousands of financial institutions, the CFPB is rich with intelligence. By applying PositivityTech proprietary algorithms, organizations predict and prevent fast-growing risks.

PositivityTech has proven that frictions in organizations' practices can be identified at least six months before regulatory notice. **As we shared**, "The CFPB is loud and clear: It is paying attention to your customer complaints – and will prioritize agency actions accordingly." Just take a look at the fast-growing issues PositivityTech identified at Wells Fargo, Ally, Bank of America, Capital One, and JPMorgan Chase.

## 2. PositivityTech's categorization algorithms track trends that will have a regulatory impact

It may have happened under the radar and with little fanfare, but the CFPB's recent work to change hundreds of combinations of category mapping in its complaint form is already affecting financial institutions.

With its proprietary classification, **PositivityTech tracks these changes – and the impact they have**. These are significant and they matter – and PositivityTech ensures that financial institutions are ready.

## 3. PositivityTech makes it possible to track and measure social impact with algorithms like the Bias Index and Severity Score

Prioritizing the S in ESG means elevating customers' voices and understanding their friction points in order to drive solutions. PositivityTech is a purpose-driven technology, and by using PositivityTech's proprietary algorithms applied to customer complaint data, we identified how **automated mortgage underwriting negatively impacts retirees and servicemembers**.

With PositivityTech's proprietary **Severity Score**, a domain-specific natural language algorithm that identifies severe complaints and future risk based on customer narratives, we found that older Americans and older servicemembers have the largest concentration of complaints in the high Severity Score range. With **PositivityTech's Bias Index**, we found that servicemembers feel greater levels of discrimination than other populations, especially pronounced in the mortgage product.

## 4. PositivityTech’s trigger algorithms enable institutions to find fast-growing “High-Risk Interactions”

PositivityTech has identified still-small yet fast-growing “High-Risk Interactions” that customers are facing – and that institutions must get ahead of in order to improve customer experience and avoid regulatory fines. PositivityTech’s proprietary industry- and financial institution-specific trigger algorithms identified growing **complaints about fraud, as well as issues accessing credit card rewards and bank accounts.**

With these trigger algorithms, organizations have the opportunity to get ahead of risks, create more transparency, and build trust among customers.

---

Every institution has “High-Risk Interactions” that are small in volume but growing quickly. Executives know they exist, but don’t know how to identify them. Partner with us to get ahead of customers’ friction points, fast-growing risks, and growth-stopping conditions. No institution has the luxury of not doing so.