



Meet Array's Debt Navigator

Personalized, outcome-driven debt guidance for your consumers

Empower your consumers with personalized actions and guidance to help them achieve their best outcomes, every time.



Rules based

Our rules-based, deterministic engine ensures complete transparency, allowing you to confidently predict outputs based on inputs. Meet risk requirements easily and provide reliable, non-promissory solutions to your customers



Adjustable for any plan

Support any repayment plan adjustment, including:

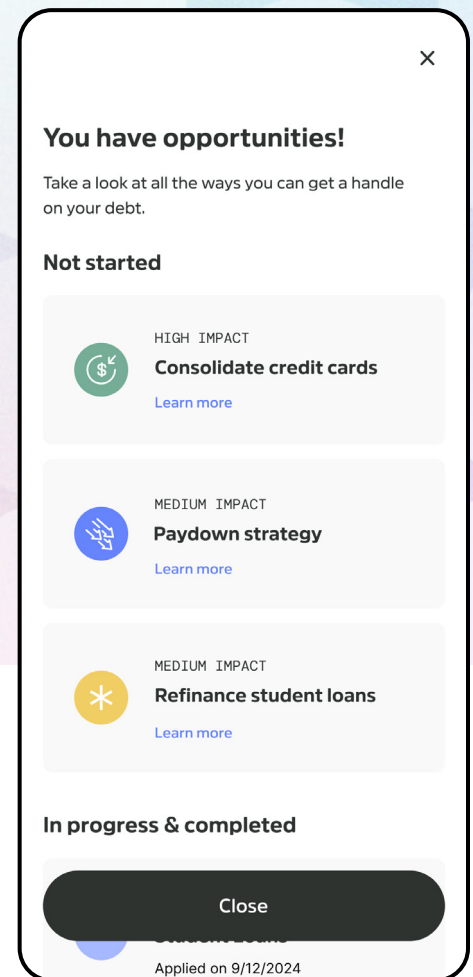
- Consolidation
- Prepayment
- Loan modification
- Federal programs



Personalized guidance

Consumers are presented with the best next step based on their:

- **Context:** income, location, family size
- **Goals:** time to payoff, lower payment, lower total cost
- **Strategy:** avalanche, snowball, or custom



Effective and comprehensive coverage

Using our proprietary linking approach, Array can pull 95% of all consumer debts without needing credentials—leading to higher conversion rates across every flow.

- ✓ Credit Cards
- ✓ Student Loans
- ✓ Personal Loans
- ✓ Mortgages (coming soon)
- ✓ Auto Loans (coming soon)

Get started today.

Transform your users' financial future. Contact us at sales@array.com

Maximize Customer Value: Engagement, Savings, and Growth

Amplify user engagement

Helping your consumers achieve the best outcomes for their debt means more engagement, trust and loyalty for your business

Supercharge deposits

When your users save, that means more deposits to invest in savings, personal loans, refinancing and more with your institution

Increase customer acquisition

When you offer a seamless way for users to manage their debt in one place, your value proposition to borrowers becomes even more enticing

Integration

Debt Navigator is designed for flexibility and ease of use, offering a variety of integration options to suit your business needs:

- ✓ No-Code Solutions
- ✓ Embeddable Experiences
- ✓ Direct API Integration

The next generation of debt management is here.

Unleash the power of a comprehensive debt snapshot combined with smart strategies to guide users toward financial progress.

