



How SoFi Drives Performance with a Modern Risk Decisioning Platform

Results at a Glance

Time-to-market



50% faster

Processing speed



30%+ faster

Investing for Growth

SoFi is not just another player in the financial services sector; it's a leader that has grown from a student loan provider to a one-stop shop digital financial services platform with over 10 million members. As the company expanded its lending business, SoFi decided to strengthen its technology infrastructure—ensuring it could stay agile in shifting market conditions while continuing to deliver a seamless member experience.

A Strategic Partnership for Innovation


SoFi ultimately chose Oscilar's AI Risk Decisioning™ Platform to provide a unified, end-to-end solution for credit underwriting, collections, and fraud. The Oscilar platform provides a scalable, cloud-native architecture that ensures reliability and handles high-volume demands. The platform's visual workflow builder empowered SoFi's business teams to create and modify complex credit strategies without writing code, allowing for rapid policy deployment.


By consolidating risk management across multiple product lines, SoFi improved centralized governance and consistency without sacrificing flexibility or speed.





Measurable Results That Drive Business

While SoFi began migrating to Oscilar’s platform, early results showcased the platform's ability to support SoFi's scale, creating an efficient and frictionless experience for both the business and its members.

-  **Time-to-market for new policies**

SoFi can now deploy new credit risk strategies 50% faster, in days instead of weeks, enabling the company to adapt to market shifts with unprecedented agility.
-  **Faster decisioning**

SoFi achieved a more than 30% improvement in processing speed, allowing for faster and more precise credit decisions and a better application experience for members.
-  **Operational continuity**

Oscilar’s responsiveness enables SoFi teams to quickly remove blockers and maintain uninterrupted progress on high-priority initiatives. This agility ensures SoFi can stay focused on delivering value to members, even as priorities shift.
-  **Strategic enablement**

With its self-serve, no-code environment, Oscilar has reduced manual development cycles, enabling SoFi teams to innovate, support more projects, and experiment with the same resources.


During the pilot, SoFi teams successfully built multiple workflows and stress-tested the system.

Oscilar’s co-founder and CEO Neha Narkhede emphasized that its relationship with customers is about more than technology but also co-innovation. “Our philosophy has always been to co-innovate with customers. SoFi’s feedback directly shaped the enterprise-grade platform capabilities we rolled out during the evaluation,” said Narkhede. “We don’t just want to be a vendor; we want to be a partner in building the future of risk and credit decisioning,” Narkhede added.

"Oscilar supports SoFi's ability to make swift and accurate risk decisions and serve our members' needs. We can easily launch and iterate new policies and adapt with unprecedented speed," said Adam Colclasure, Senior Director of Risk Data & Decisioning at SoFi. "We've valued Oscilar's combination of speed, flexibility, and close collaboration as we grow our lending business."

SoFi has seen this partnership deliver tangible impact—freeing up capacity to focus on high-value strategic initiatives. By leveraging Oscilar’s scalable and agile platform, SoFi is well-positioned to continue its momentum in the lending market, drive future growth, and provide an unparalleled experience for its members.

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 **Adam Colclasure**
Senior Director of Risk Data & Decisioning

