

Award-Winning Lending Transformation with DecisionRules at First Response Finance

How First Response Finance transformed their lending operations with DecisionRules, gaining faster rule updates, better transparency, and room to grow. When credit bureau models changed suddenly in 2025, they adapted in days instead of months.



First Response take care of your finance

ABOUT THE CLIENT

Founded in 1998, First Response Finance is an award-winning UK vehicle lender specializing in Hire Purchase solutions. With over 300,000 customers, they lead the non-prime market by helping individuals with diverse credit histories get on the road. The company makes vehicle ownership accessible nationwide through flexible underwriting and rapid payouts. First Response Finance has over 300 employees and estimated annual revenue of \$75 million.

REGION	COMPANY SIZE	SECTOR	REVENUE
UK	Mid-sized	Vehicle Finance	~\$75 million

OPERATIONAL AGILITY

Days vs. Months

Adapted underwriting rules in days when credit bureau models shifted unexpectedly.

RULE UPDATE TIME

2 Days or Less

Reduced rule update time from 2+ weeks to 2 days or less.

DECISION TRANSPARENCY

100% Traceability

Eliminated opaque legacy code. Teams track exactly which rules trigger every decision.

The Challenge and Why

The Challenge: Inflexible Legacy Underwriting

Prior to implementing DecisionRules, First Response Finance's underwriting rules were hard-coded into their underwriting platform, making any modification lengthy and cumbersome. This code-based approach presented several challenges:

- **Lack of Agility:** Even small updates required developer involvement in C# code, resulting in lead times of 2+ weeks to implement changes.
- **Limited Transparency:** Because all decision logic was embedded in code, non-technical stakeholders found it nearly impossible to read or propose rule modifications.
- **Scalability Issues:** First Response Finance planned to expand its lending products beyond auto finance into personal loans and collections, but the rigid underwriting logic restricted cross-platform reuse.

With markets shifting rapidly and credit risk parameters needing continuous tweaks, First Response Finance recognized that agility in decision-making was a top priority. Their search for a cloud-compatible, user-friendly rules engine led them to DecisionRules.

What Wasn't Working

- **Slow updates:** Small changes took 2+ weeks. Developers had to write C# code for every tweak.
- **No visibility:** Business teams couldn't see or change the rules. Everything was hidden in code.
- **Hard to grow:** They wanted to add personal loans. The rigid system made that nearly impossible.

Why First Response Finance Chose DecisionRules

- **Cloud and SaaS Flexibility:** First Response Finance wanted a solution that would easily integrate with their Azure-based platform and avoid on-premise hosting headaches.
- **Cost-Effectiveness:** Other rule engines offered advanced features at prohibitively high prices. DecisionRules offered the right balance of robust capabilities and affordability.
- **Intuitive UI and Transparency:** DecisionRules' user-friendly interface allowed non-developer teams to read, suggest, and eventually own rule changes without writing code.
- **Ease of Implementation:** First Response Finance's team needed a system that integrated quickly with their RESTful Azure APIs, enabling frictionless retrieval and execution of rules.

Implementation and Architecture

First Response Finance's solution architecture blends multiple credit models with DecisionRules in a phased approach:



1. Data Ingestion

Borrower information arrives from an underwriting platform or quote engine. Credit bureau data, consumer search history, and other applicant details flow into First Response Finance's Azure API container.

2. Data Translation & Scoring

The Azure API translates raw variables into 700+ standardized fields. Four distinct R-based models covering creditworthiness, behavior, auto-decline triggers, and missing information checks run these variables to generate risk scores.

3. DecisionRules Integration

Once the models return their scores, the Azure API calls DecisionRules. DecisionRules combines model outputs with additional factors (deposit size, vehicle attributes like mileage, brand reliability) to classify applications into Auto Accept, Auto Decline, or Manual Review/Referral.

4. Tiered Risk Output

DecisionRules returns a tier (1 through 7), reflecting the loan risk level. The tier dictates the pricing band, which the underwriting system uses to finalize APR.

5. Results & Logging

First Response Finance logs the JSON response from DecisionRules into its database, enabling deeper analytics, champion-challenger testing, and performance tracking.

Key Use Cases

1. Delivery Pricing

DecisionRules ingests four model outputs (credit, behavior, auto-decline, missing information) and merges them with additional applicant data such as deposit amount and vehicle type. Based on configurable if-then conditions, it swiftly sorts applications into accept, refer, or decline categories, providing instant automated decisioning.

2. Risk Mitigation by Vehicle Factors

Luxury or older vehicles with high maintenance costs are flagged by the system. DecisionRules may override an auto-accept decision if the risk profile is elevated by certain makes and models, ensuring vehicle-specific risk factors are properly accounted for in every lending decision.

3. Champion-Challenger Analysis

First Response Finance compares new underwriting logic (the challenger) with the legacy approach (the champion) to measure acceptance rates, default patterns, and profits. By collecting results from the DecisionRules JSON responses, the team can refine or revert rules in near real time.

4. Transparency and Collaboration

Non-technical business teams now view, comment, and propose changes within the DecisionRules UI. Audit logs identify repeated calls or anomalies in usage, helping First Response Finance optimize system calls. Business teams are in control of the rules that drive their lending decisions.

Results and Impact

FASTER RULE CHANGES

Rule Update Time Reduced from Weeks to Days

Updates that previously took 2+ weeks to cycle through developer sprints, QA, and deployment now move to production in 2 days or less, drastically improving First Response Finance's responsiveness to market shifts.

IMPROVED ACCURACY

Enhanced Decision Transparency

Decision logic is no longer buried in C# code. By centralizing logic in DecisionRules, teams track exactly which rule conditions triggered an accept, decline, or referral, building trust and clarity across the organization.

ENHANCED TEAM PRODUCTIVITY

Non-Technical Teams Empowered

The underwriting and analytics teams can directly read and propose updates in the rules with no coding required. This fosters greater collaboration and ensures underwriters aren't bottlenecked by IT.

SCALABILITY

Cost Efficiency and Future Scalability

Freed from maintaining an in-house rules engine, developers focus on strategic projects. The subscription model avoids steep licensing fees of competing solutions.

REAL-TIME PERFORMANCE

Continuous Analytics and Champion-Challenger Testing

First Response Finance logs every DecisionRules outcome, enabling champion-challenger comparisons of approval rates. This continuous feedback loop fuels data-driven refinements to underwriting strategies.

Award-Winning Innovation

In November 2025, First Response Finance's Athena Decision Engine won "Financial Services Project of the Year" at the UK IT Industry Awards, competing against major institutions including Lloyds Banking Group and Nationwide Building Society.

The award recognized a pivotal moment in 2025. A major credit bureau updated its scoring model without warning. Score distributions shifted overnight. Conversion rates dropped. First Response Finance responded by updating their underwriting rules in just days, something impossible with their old system.

The judges specifically highlighted this ability to respond to unexpected market changes with unprecedented speed, demonstrating the real-world impact of moving from hard-coded logic to a flexible, cloud-native rules engine.

Future Plans

- **Personal Loans:** Integrating DecisionRules into a new personal loan product, ensuring consistent, automated, and transparent credit risk decisions across the entire lending suite.
- **Collections & Recoveries:** Extending DecisionRules into collections, using rule flows to tailor repayment plans or special strategies for delinquent accounts, closing the loop from loan origination to resolution.
- **Advanced Rule Flow and Split Testing:** Implementing A/B testing and multi-hit rule flows to surface every rule triggered, supporting even more granular credit strategies.
- **Continuous Improvement:** With iteration cycles now measured in days, First Response Finance plans to further streamline internal processes and harness deeper data analytics.

By implementing DecisionRules, First Response Finance significantly improved its underwriting workflow, dramatically reducing turnaround times for rule changes, improving transparency, and laying the groundwork for expanded product offerings. The move away from code-heavy logic into a dynamic, easily adjustable rules engine has not only cut costs and increased agility but also enhanced collaboration across development, analytics, and underwriting teams.

Conclusion

For First Response Finance, DecisionRules isn't just another tool. It's a critical part of their evolving strategy to lead in auto finance and beyond, ensuring that every decision, from loan origination to collections, is made swiftly, fairly, and with the highest degree of accuracy.

“DecisionRules gave us the agility we needed. When a credit bureau changed their scoring model overnight, we adapted in days, not months. That speed made all the difference.”



Mike Cutts
First Response Finance