JUDI.AI

Scale Your Lending Business with Automated Underwriting

Determining which members are eligible for a loan has traditionally been an expensive, time-consuming manual process, taking days or even weeks.

What if loan underwriting could happen in minutes?
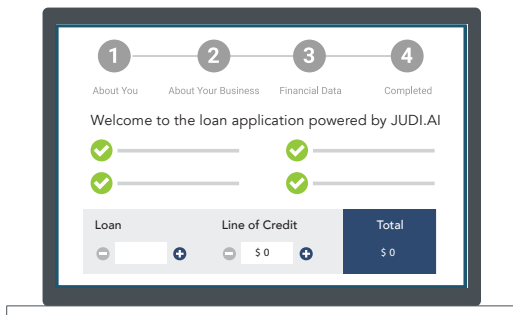
$1B
in total applications processed

4 MINS
average loan qualification turnaround time

10M+
data points aggregated

FLEXIBLE, POWERFUL, FAIR CREDIT RISK ASSESSMENT

Enter JUDI.AI. Powerful, risk assessment data-driven intelligence that enables efficient and fair loan underwriting that can be configured precisely to any lender's requirements.

Leveraging JUDI.AI to increase loan capacity has enabled a number of our North American credit union clients to both improve loan workflow efficiency, and offer a truly differentiated customer borrowing experience.

"JUDI.AI has changed the way we do business. We've been able to improve our processes significantly which is a real win for our members. In a year and a half, we've done over $20M in small business loans."

— Ken Lim, Process Enhancement Manager, Vancity ($26B in assets)

HOW AUTOMATED UNDERWRITING WORKS

- **Go beyond the traditional credit score** and get a more robust probability of default percentage, based on multiple data sets: bank data, personal and business credit bureau results, KYC/AML information, and our firmographic IROS™ score.

- **Pre-populate data from loan origination systems** (LOS) and relationship management systems to facilitate the member loan application and streamline data flow.

- **Measure progress and build predictable forecasts** with a trackable automated underwriting system.

- **Speed up loan analysis and respond to applicants faster,** by automating the entire credit application review process.

- **Open up a new commercial banking loan revenue channel** by integrating a scalable loan underwriting process.

JUDI.AI

Real-time Cashflow Analysis for More Robust Lending Decisions

What if you could offer your underwriters cashflow analysis in mere minutes?

With JUDI.AI's Cashflow Analysis module, you can instantly capture a snapshot of the financial health of one of your customers' businesses in real-time.

HOW CASHFLOW ANALYSIS WORKS

- **View cashflow metrics, anomalies and potential risk indicators in real-time**, saving time previously spent doing manual analysis.
- **Access deeper insights on revenue and expenses** with our categorization engine.

- **Enable underwriters to grow their loan books** with automated cashflow analysis tools.
- **Deliver a more compelling member experience.** Cashflow analysis completed within minutes leads to a more streamlined member borrowing experience.

PARTNERS

experian.   Microsoft Azure   EQUIFAX   TransUnion tu

EXIGER   DocuSign   ENVESTNET YODLEE   eSc

WHY JUDI.AI?

We're a smart, passionate crew of Ph.D. data scientists, banking industry veterans, accountants, physicists, SaaS experts, developers and adjudicators who rally around a shared vision.

We're here to help credit unions and community banks access deeper, faster financial insights about their members, by leveraging risk assessment data through machine learning.

We'll Help You Get Up and Running in 8 Weeks.

We Can Offer Ultimate Configurability for Your Needs.

We're Your Partners in Transforming Your Credit Underwriting Process.

CASE STUDIES

Growing Canada's Largest Credit Union

Vancity

Driving Innovation in Small Business Lending

Lendified

Powering Canada's Largest Independent Trust Company

HOME TRUST

Ready to Learn More? Reach out to **sales@JUDI.AI** to book your demo.

JUDI.AI