

JUDI.AI - Small Business Lending Analytics Platform



Helping credit unions and community banks crack the small business credit code

Establishing the true creditworthiness of a small or medium business (SMB) is no easy task. Through a powerful combination of automation, alternative data analysis and AI-driven credit modelling, JUDI.AI makes it easy to overcome common barriers to lending such as:

- » Low SMB credit score hit rates
- » Subjective analysis and stale financials
- » Gaps in cash flow visibility
- » Manual inefficiencies in loan application intake, underwriting and annual reviews
- » Disjointed advice alignment

The result is small business lending redefined as friendly, fast and profitable.

Optimizing SMB credit analysis, continuous risk monitoring and post-lending account growth through data-driven credit science and machine learning

50%
MORE APPLICATIONS PROCESSED (NO ADDED RESOURCES)

<4MIN
TO DECISION AN SMB LOAN (OPTIMAL EFFICIENCY FOR BOTH MEMBERS & ADVISORS)

20-35%
MORE LOANS APPROVED (NO ADDED RISK)



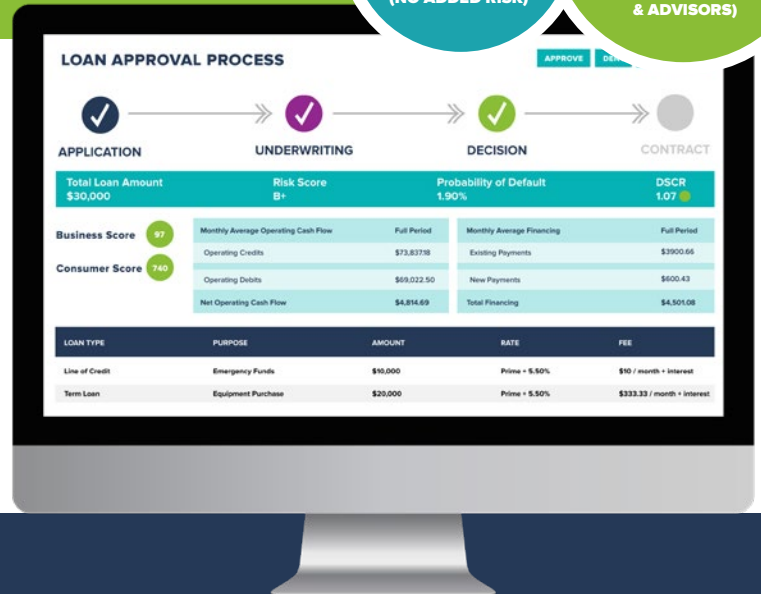
Increase Efficiency and Effectiveness of SMB Advisors



Achieve Profitable Growth in SMB Lending – Without Added Risk



Exceed Customer Expectations and Deepen Relationships



Leveraging JUDI.AI's unique SMB-specific data science to lend more with less risk

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JUDI.AI
SMB Lending Analytics Platform



SMB CREDIT ANALYSIS & AUTOMATED UNDERWRITING

- » Approve 20-35% more loans with sharper SMB credit analysis – not added risk
- » Overcome low SMB credit score hit rates and stale financials with real-time cash flow data
- » Automate the underwriting process and decision on small business loans in under 4 minutes



CONTINUOUS CASH FLOW PERFORMANCE MONITORING

- » Reduce the risk of SMB loan deferrals and defaults through financial risk monitoring
- » Better align post-lending advice and services with small business needs
- » Turn the annual SMB loan review process into a streamlined, all-the-time review process



PORTFOLIO REPORTING & POST-LENDING GROWTH ANALYTICS

- » Prioritize risk and growth opportunities for better SMB loan portfolio management
- » Analyze the composition and fairness of your SMB loan portfolio
- » Share valuable insights based on industry benchmarks, business trends and SMB performance

Driving deeper SMB credit intelligence and sharper credit analysis

FEATURES

- » **Standardized Digital & In-Branch Loan Application Interface**
Auto-fill loan details, digital documentation management and e-signature capabilities
- » **Banking Transaction Categorization Engine**
Machine learning logic automates the categorization of banking transactions into structured cash flow data
- » **Alternative Data Inputs**
Firmographics, banking transaction data, accounting and tax data (25M+ data points aggregated)
- » **Configurable, AI-Driven SMB Credit Scoring Engine**
Pre-defined risk parameters, credit policy, preferred credit bureau data, historical cash flow analysis and data aggregation methodology (Credit science based on \$1B+ SMB applications)
- » **Automated Underwriting Workflows**
Credit risk review and back-office processes
- » **SMB Loan Portfolio Reporting & Post-Lending Analytics**
Trends, predictive business performance and prioritized opportunities to reduce delinquent loans and grow SMB relationships
- » **APIs for technology stack integration**
Loan origination systems, data providers, digital banking, online account opening and core banking systems
- » **Enterprise Grade Regulatory Compliance and Security**
SOC 2 Type 2 certified platform, with full audit trail capabilities
- » **Cash Flow Performance Monitoring**
Operating and financing cash flow positions, NSF's, debt service coverage ratio (DSCR), new line of credit payments, increased deposits and negative account balance trends
- » **White-label Branding**
Based on the look and feel of your organization

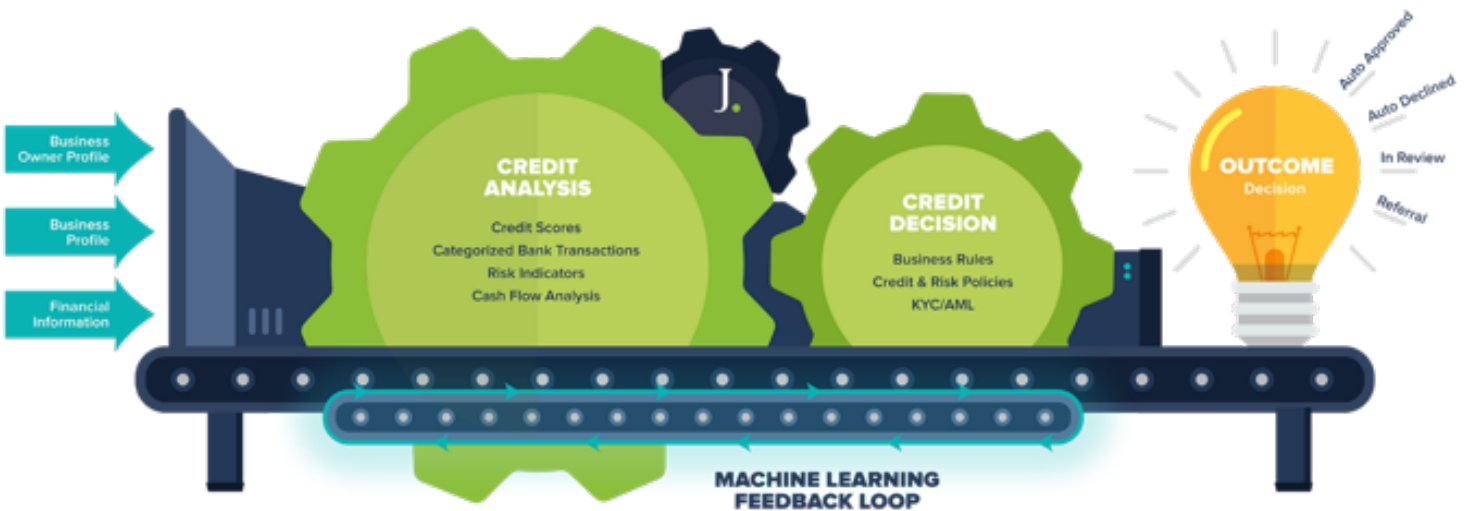


ILLUSTRATION 1: The Machine Learning Feedback Loop

Paving the way to an SMB lending software implementation that is fast, easy and secure



**< 4 weeks
to deploy**



**SaaS Cloud
Service Model**



**Universal
APIs**



**SOC 2 Type 2
Compliant**

Hosted in the Microsoft Azure Cloud, JUDI.AI is a SaaS-based, FINTRAC and SOC 2 Type 2 compliant platform, complete with APIs that make it easy to deploy, integrate and use in 4-8 weeks. Our friendly customer success representatives and growing team of credit scientists are there to support you every step of the way.

Reach out to sales@judi.ai to request a demo today.

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