

JUDI.AI - Small Business Lending Analytics Platform



Helping credit unions and banks crack the small business credit code

Making the economics of small business lending work while delivering the personalized customer experience borrowers demand is no easy task. Through a powerful combination of automation, alternative data analysis and AI-driven credit modelling, **JUDI.AI** is helping credit unions and banks maximize returns on small business relationships and redefine SMB lending as friendly, fast and profitable.

50%
MORE APPLICATIONS PROCESSED (NO ADDED RESOURCES)

20%
MORE LOANS APPROVED (NO ADDED RISK)

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

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



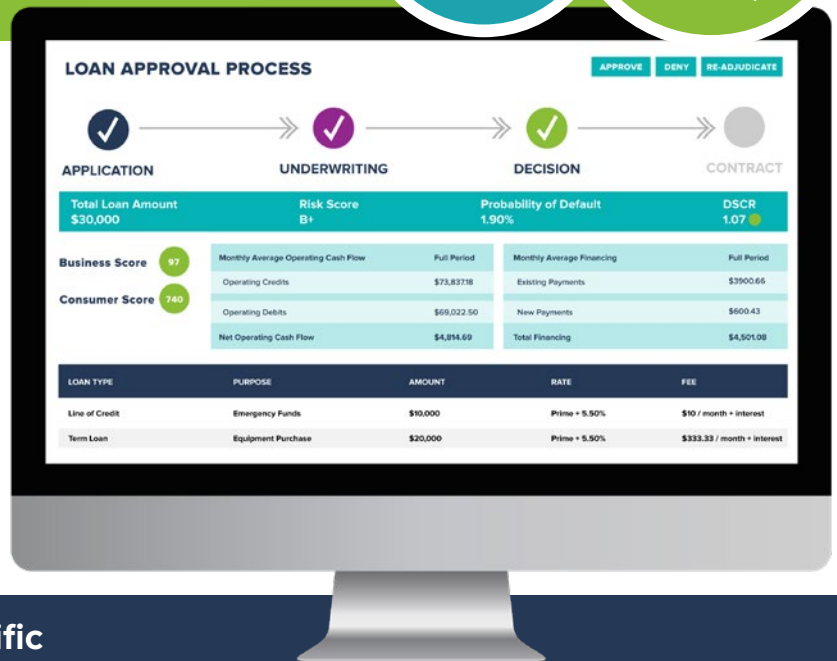
Increase Efficiency of SMB Advisors



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% 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
- » **Multiple Digital 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
- » **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

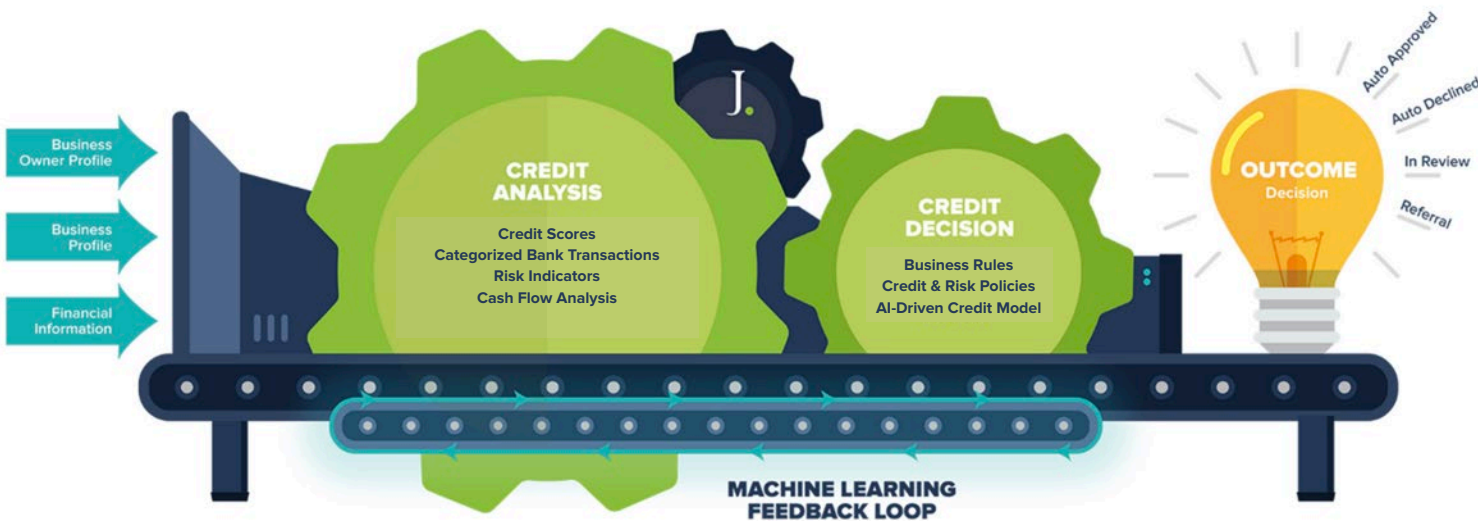


ILLUSTRATION 1: How JUDI.AI works

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 full audit trail capabilities and 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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