

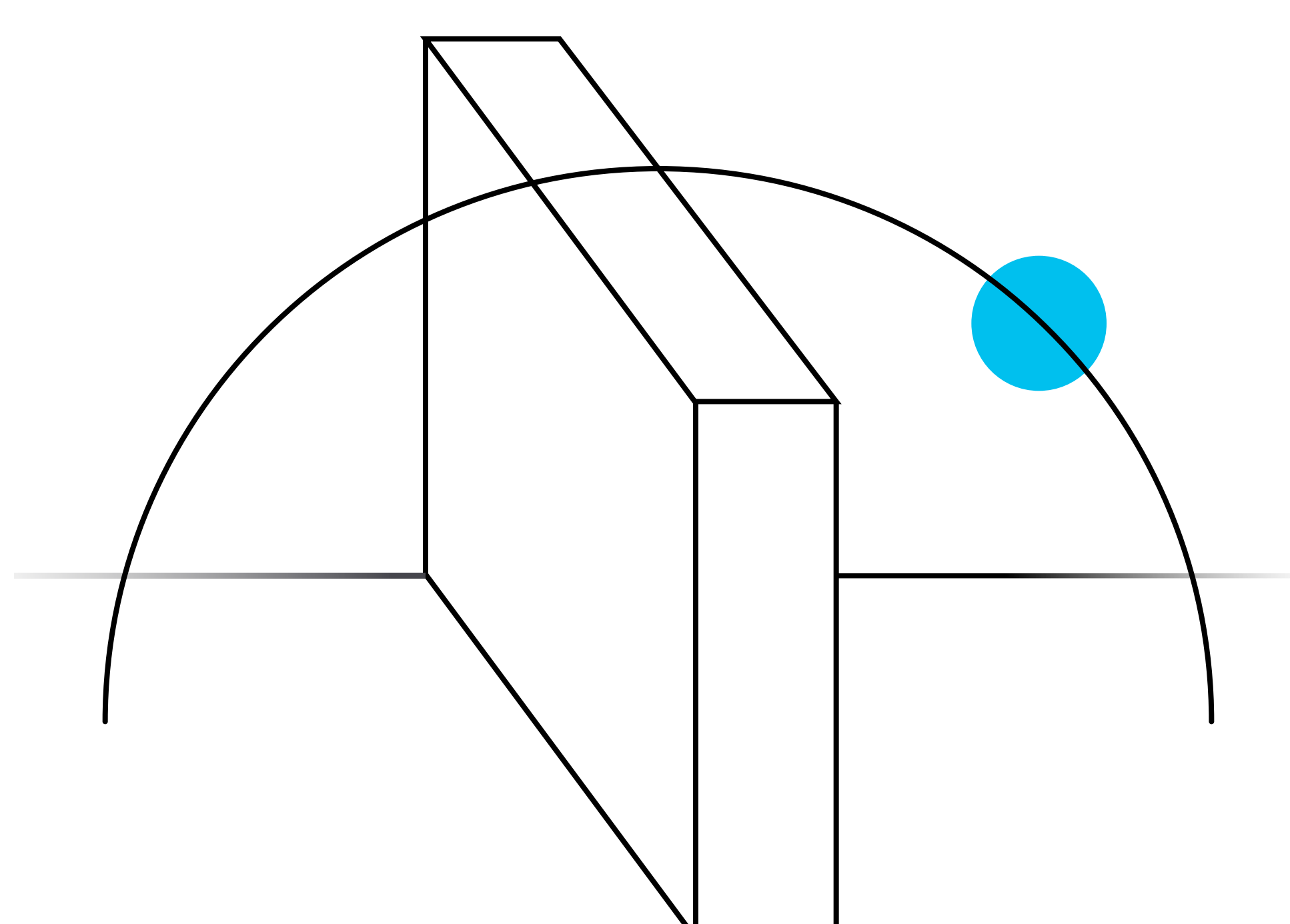


## Unlock New Markets and Revenue Opportunities

Traditionally, slim margins have steered financial institutions (FI) away from serving SMBs. But now, Axis is enabling FIs to launch new products and tap into new revenue streams in previously cost-prohibitive markets.

### The Cost Barrier of Small Businesses Lending

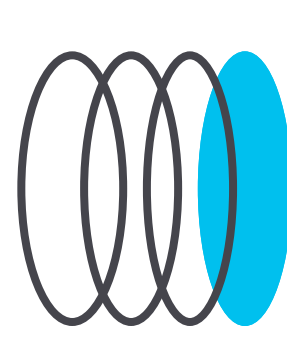
To survive and thrive, FIs must capitalize on revenue opportunities as they present themselves, but the costs of extending financing have prevented FIs from profitably serving small businesses. For example, the underwriting process and costs are identical between a \$25,000 loan and a \$250,000 loan, but the former commands a larger, more desirable profit margin. This incentivizes FIs to focus their efforts on larger, higher-margin loans and turn down smaller loans.



*With revenue growth more critical than ever to the survival of FIs is there a way to reduce costs so they can profitably capitalize on SMB opportunities?*

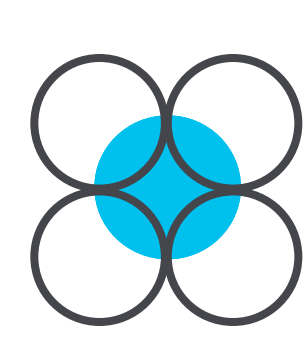
### How Axis Diminishes the Cost Barrier

Axis is a dynamic autonomous lending solution that combines business logic with machine learning to self-manage lending operations, control costs, and increase margins around small business loans.



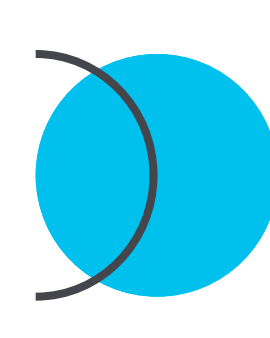
#### Streamlines Processes to Optimize Margins

Axis simplifies and accelerates the borrower application process, manages KYC/KYB operations, and reviews collected data to drive compliance throughout



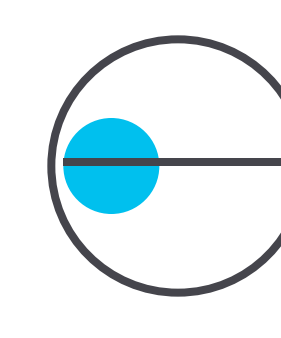
#### Autonomously Manages Lending Operations

Axis self-manages lending operations—from pre-qualifying borrowers to underwriting and closing. It intelligently achieves this in real time with minimal human oversight required. Moreover, that oversight is highly configurable to the FI's requirements



#### Prequalifies Borrowers to Drive Loan Volume

Axis proactively synthesizes borrower data for pre-qualification purposes. Furthermore, Axis autonomously underwrites in real time—with minimal human supervision.

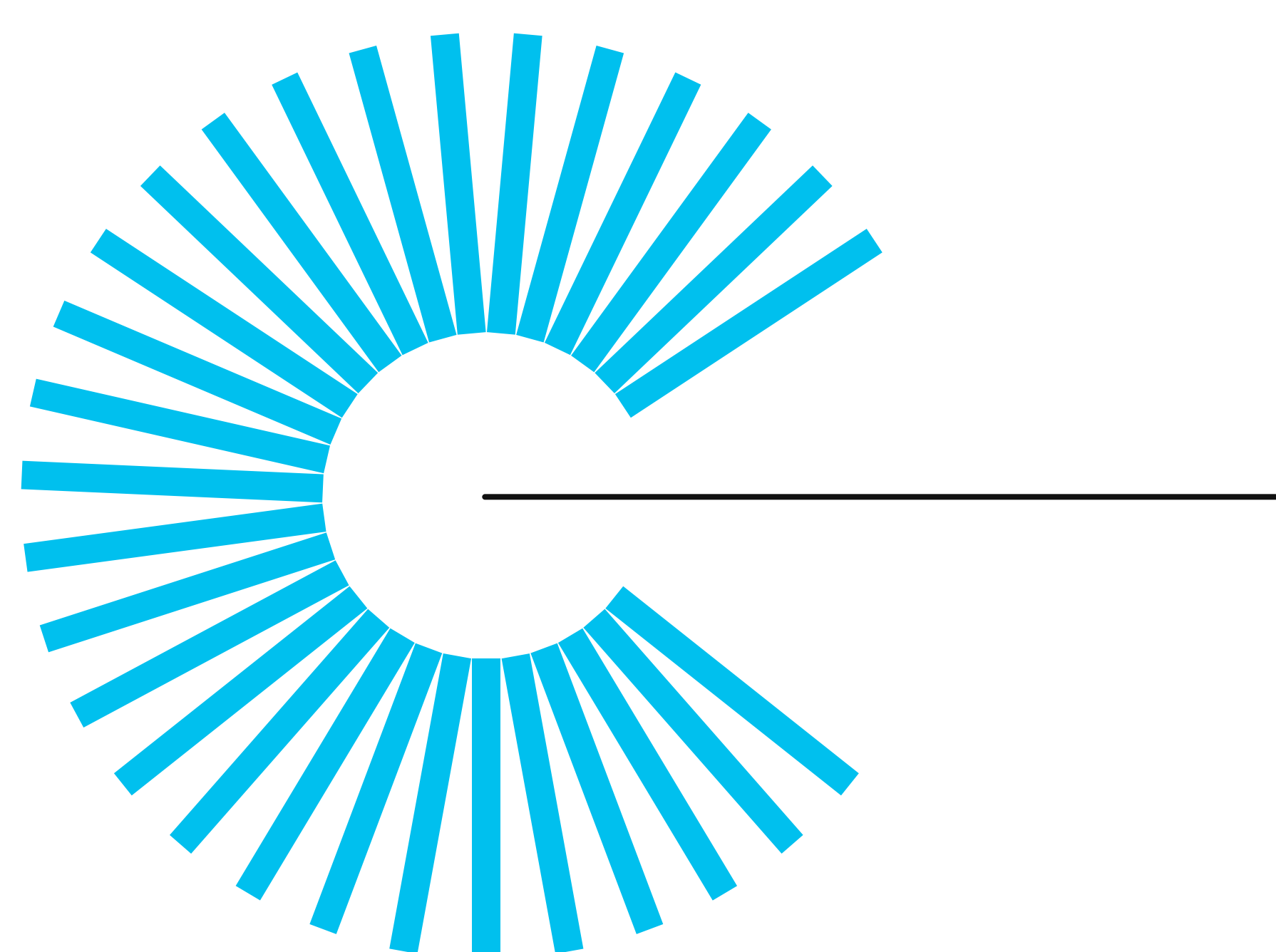


#### Demonstrates Efficacy Via Real-Time Reporting of Critical Metrics

Delivers a dashboard with insights about the application funnel and product performance.

*Lending to small businesses in the U.S. rose from \$254 billion to \$461 billion between 2019 and 2020.*

- FFIEC



### Forthcoming Capabilities

The Axis team is continually evolving the product. In the coming months, [continue with 'Axis will apply data science to intelligently calculate applicant risk scores]. It will employ machine learning to analyze loan performance across millions of data points gathered over multiple years, from an ever-growing population of borrowers. It will then dynamically apply these learned insights to determine risk scores and optimize pricing for each borrower. This SaaS solution will also autonomously generate closing documents and administer the signing and boarding processes to further free up team resources and increase the speed at which borrowers receive funding.

Discover how Axis can help you reduce costs and unlock new markets and revenue.

[Schedule a consultation or demo](#)