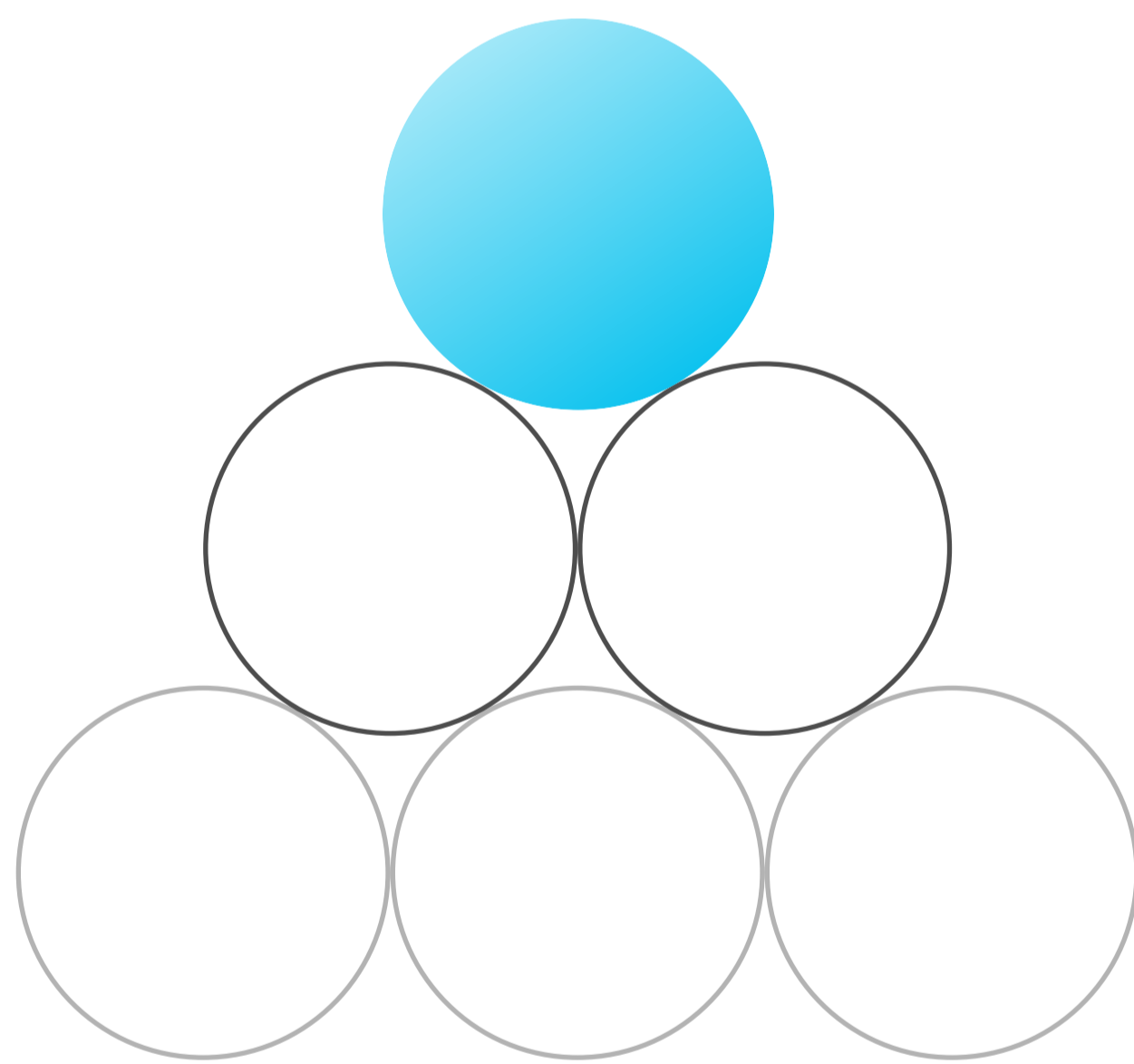
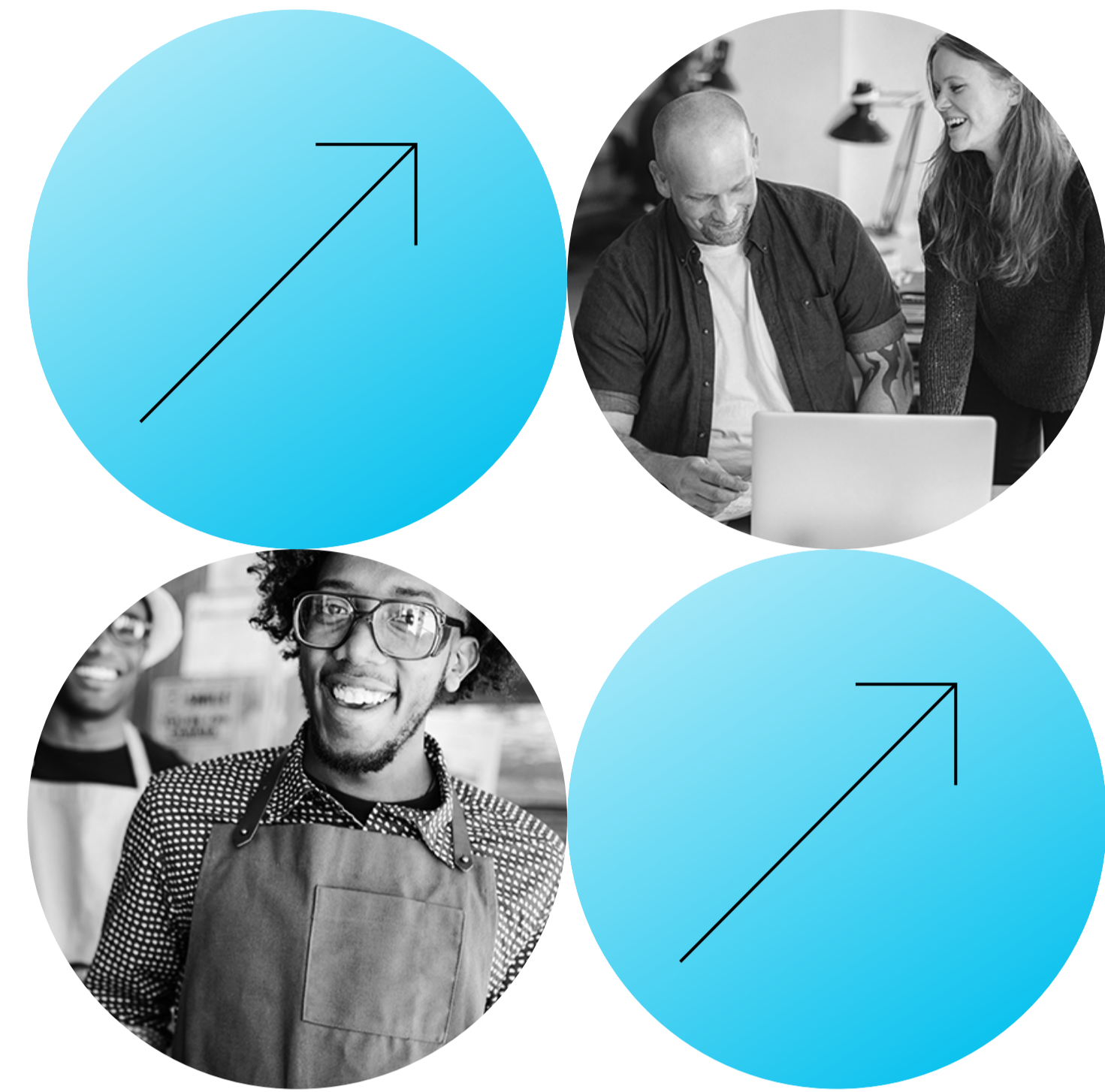


Move faster with instant offers.

When it comes to accessing capital, small and medium businesses (SMBs) want and need funds fast. To capture the business, lenders must deploy automation tools that enable rapid response and accelerate offer generation and presentation.


Lendio Intelligent Lending effectively addresses small businesses' need for speed and accuracy by generating instant soft offers within seconds of a borrower submitting an application. This allows your institution to supercharge the borrower experience and drive higher conversion rates.



Better leads. Less effort.


With Intelligent Lending, you can **connect with better-qualified, higher-intent borrowers at the right time**. By tapping into **new partner-driven populations of data-rich borrowers**, you can expand your reach and find new clients. And with faster offers at the moment of intent, you can increase conversion rates and close deals faster than ever.

But that's not all. Intelligent Lending offers a **streamlined review process, so you can reserve precious manual review time for accepted soft offers**. Focus your efforts on the best candidates and avoid wasting time on applications that are unlikely to be approved.




Quality borrowers

Access better-qualified, higher intent borrowers at the right time.



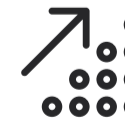
Look/book ratios

Only invest precious manual review time on accepted soft offers.



Partner volume

Tap into new partner-driven populations of data-rich borrowers.



Conversion lift

Faster offers at the moment of intent drive increased conversion.

Here’s what the Intelligent Lending decision engine considers in the background.

Terms and installments

Provide specific terms, including length of loan, payment frequency, interest rates, associated fees, etc. to configure your custom policy.

| Term | Installment | Min. Score | Allow High-Risk Industries | Days per Payment |
|----------|---------------------|------------|----------------------------|------------------|
| 180 Days | Daily Business Days | 50 | True | 1.4 |
| 270 Days | Daily Business Days | 60 | False | 1.4 |

Settings

Configure Intelligent Lending to align with your institution’s custom risk policies to drive compliance and consistency.

| Name | Value |
|---------------------------------------|-------|
| Minimum Loan Amount | 5000 |
| Minimum Loan Position | 0 |
| Minimum Risk Score | 50 |
| Min. Required Ownership Pct (0.0–1.0) | 0.5 |

Industry risk

Tailor your credit policy to evaluate and identify industries as high-risk or prohibited while qualifying borrowers for lending products.

| NAICS | Name | High-Risk | Prohibited |
|-------|-----------------------------------|-----------|------------|
| 236 | Construction of Buildings | True | False |
| 2361 | Residential Building Construction | True | False |
| 23611 | Residential Building Construction | True | False |

State risks

Based on your institution’s jurisdiction needs, Intelligent Lending can prohibit lending to certain geographical footprints to avoid risk from local laws, regulations, or natural disasters.

| State | Prohibited |
|---------------|------------|
| Florida | True |
| Massachusetts | True |

Specific data points and requirements may vary depending on the bank’s policies and lending criteria.

About Lendio

Lendio is the nation’s leading small business financial solutions provider. With its diverse network of lenders and financial SaaS products, Lendio has facilitated more than 330,000 small business loans for more than \$12 billion in total funding. Lendio is a values-driven organization striving to provide equal access to capital to underserved communities and America’s smallest businesses. For every new marketplace loan Lendio facilitates, Lendio Gives—an employee contribution and employer-matching fund—provides a microloan to low-income entrepreneurs worldwide.

