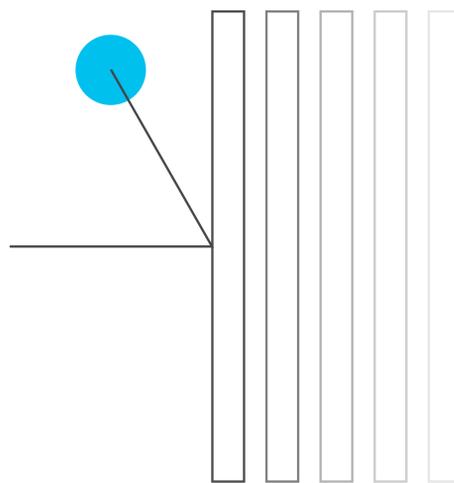


Reduce customer acquisition costs by prequalifying borrowers and streamlining lending operations.

Regardless of loan size, financial institutions (FIs) have traditionally paid the same costs to target, qualify, and fund new customers. But now, Lendio Intelligent Lending is enabling FIs to achieve this for far less, overcoming the traditional cost barriers to customer acquisition.

The unacceptable cost of acquiring customers

The process of manually prequalifying and underwriting a borrower is anything but cheap. According to a 2019 Deloitte study, funding a new loan costs the typical FI anywhere between \$2,500 and \$10,000. This severely impacts profit margins and forces FIs to focus their efforts on larger, higher margin loans. However, if FIs are to survive, they can't afford to leave any revenue opportunities on the table. But there is a way to reduce customer acquisition costs so FIs can profitably capitalize on smaller lending opportunities.



Re-engineering cost structures

By combining business logic with machine learning to self-manage lending operations, Intelligent Lending reduces customer acquisition costs and increases margins so FIs can comfortably access new revenue opportunities.



Deploys precise prequalification of borrowers

The solution analyzes customer bank transaction data and cash flows, and applies the lender's risk policies to prequalify borrowers with a potential range of capital funding. Coupled with proven, pre-packaged marketing content and campaigns that lenders can use to engage borrowers, lenders are able to reduce the need for broad marketing spends and cut overall acquisition costs.



Minimizes time spent analyzing applicants

Intelligent Lending proactively compares applicant provided data with public records of the applicant. It automatically analyzes the applicant's bank transactions and cash flow, and applies the lender's risk policies to drive decisioning. All this is done without manual tasks by humans— thus making the entire lending operation more financially appetizing.



Expand reach without bloating costs

Intelligent Lending integrates with Lendio Marketplace, which to date has facilitated 350k SMB loans worth \$13B for our lending partners. Additionally, lenders using Intelligent Lending may also participate in Lendio's partner ecosystem for embedded financing. These solution features enable lenders to cost-effectively compete for new borrowers in markets where they previously had minimal access.

45% of small businesses report having borrowed capital to manage higher costs caused by inflation.

- U.S. Chamber of Commerce