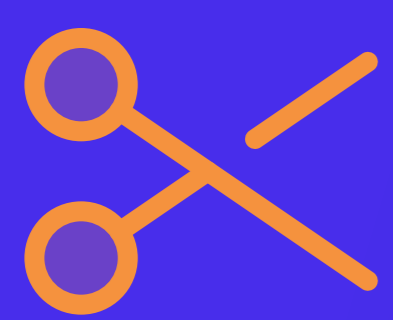


Business Lending

Data for more efficient business lending

Get easy access to customers' financial data, enhanced with features to help you verify accuracy and categorize data in the most useful way.



Cut out painful processes

Reduce operating costs by eliminating document collection and time-consuming financial statement spreading.



Increase borrower conversion

Make the process of sharing data quick and simple for borrowers, so you receive more completed applications.



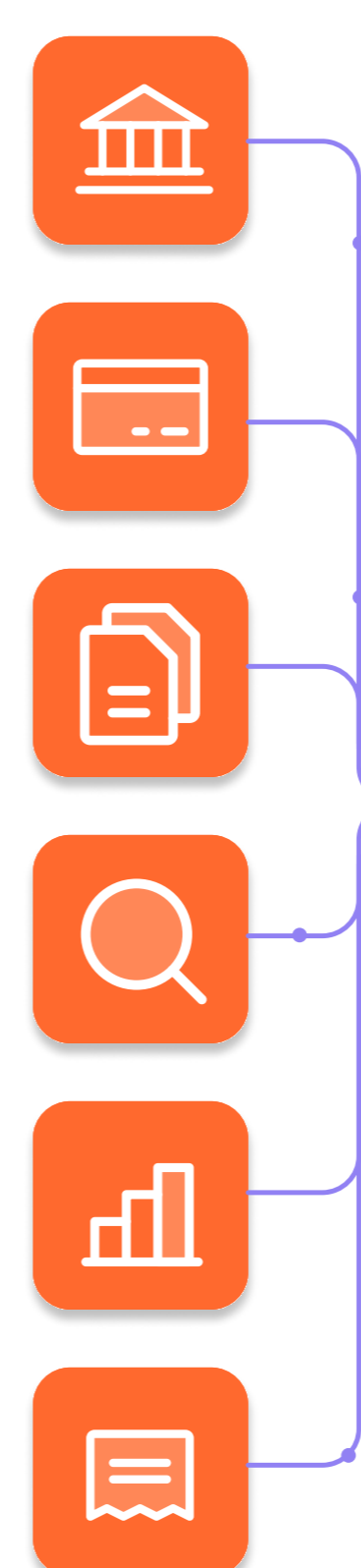
Reduce default risk

Access data live and direct from source, with built-in features to help you identify loan stacking, fraudulent behavior, and inaccuracies.

BANK STATEMENTS

A fast, accurate view of affordability

Automatically categorize bank transactions to get a more accurate view of liquidity. Start automating decisions for low value loans and reduce your cost to serve.



Current ratio

	Jan 23	Apr 23	Jul 23
Total Current Assets	\$7,338.00	\$7,639.00	\$8,793.00
Total Current Liabilities	\$3,305.00	\$3,408.00	\$3,341.00
Current Ratio	2.22	2.24	2.63
Total Current Assets	\$7,338.00	\$7,639.00	\$8,793.00
Inventory	\$1,171.00	\$1,221.00	\$1,250.00
Total Current Liabilities	\$3,305.00	\$3,408.00	\$3,341.00
Quick Ratio	1.87	1.88	2.24

FINANCIAL STATEMENTS & LIABILITIES

The most comprehensive view of financial performance

Increase your visibility over business performance with categorized and standardized financial statements, as well as reports to uncover loan stacking.

SPECIALIZED LENDING

Manage the full lifecycle for receivables, payables & revenue-based financing

Get live, ongoing access to payables & receivables ledgers. Verify payment of invoices from customers' banking data to help you catch fraudulent claims.

Account	Categorization
<input type="checkbox"/> Sales 1256790023	Income > Sales
<input type="checkbox"/> Interest Income 309048232	Income > Non operating > Interest
<input type="checkbox"/> Subscriptions 14256783021	Income > Revenue > Subscriptions > Overage
<input type="checkbox"/> Interest Income (16) 309048232	Income > Non operating > Interest
<input type="checkbox"/> Interest income (10) 309048232	Income > Non operating > Interest
<input type="checkbox"/> Other revenue 14256783021	Income > Revenue

EFFICIENT UNDERWRITING

Automate ratio calculation for more efficient processing

Remove the need for costly, time-consuming data processing and interpretation with clean, normalized data, so your team can spend less time making sense of messy accounts.

DATA PROCESSING

Stop spending hours collecting data from customers

96% of businesses with over 50 employees are willing to share data to access credit. Make it simple with our pre-built connection flow, so you can increase successful applications.

OUR INTEGRATIONS

Access data from accounting, banking, and commerce platforms in a single, standardized format. Enable your customers to share their real-time data from the software they already use.

