



**Full stack technology platform for
lenders to run lending products
digitally**

Customers are transitioning online for lending services. But for lenders, building a technology platform for digital lending is a challenge.

Lending companies need scalable, flexible, robust and affordable technology platform for the following objectives:

- **Short term**
 - Time to market
 - Cost to market
 - Compliance and Risk Management
- **Long term**
 - Total Cost of Ownership
 - Constant upgrades
 - Differentiation
 - Scale operations without proportional increase in cost

“New digital lending startups have attacked the areas where banks are most vulnerable, making credit cheaper and easier.”
– *Autonomous Research*

LendFoundry is a **full-stack solution** that enables **lenders** to drastically reduce their TTM

time to market

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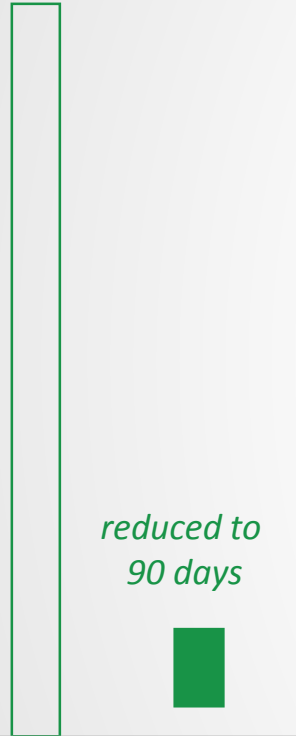
cost to market

staying agile

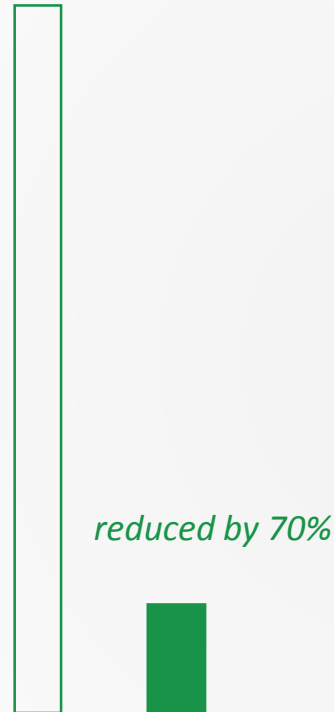
&

continually compliant

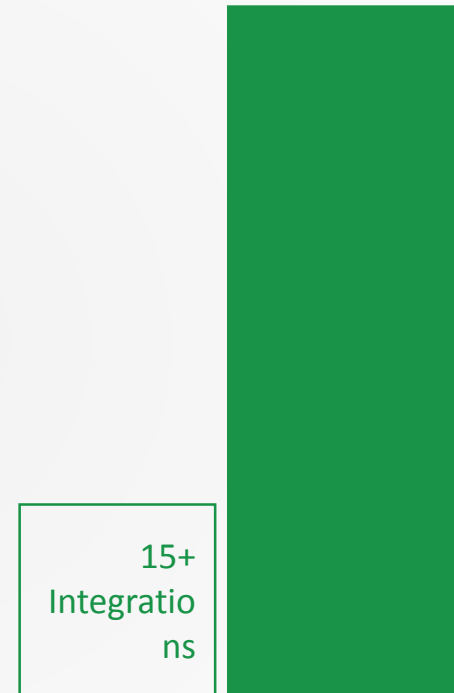
50+ Integrations



reduced to 90 days



reduced by 70%



15+ Integrations

SOC 1 & 2
Type 1 **Compliant**

SOC 1 & 2
Type 2 **Compliant**



TIME TO MARKET

Lenders would take between 18-24 months to get the technology working



COST TO MARKET

Lenders spend \$2-5Mn upfront costs even before clocking any revenue at all



INTEGRATIONS

Lenders need to integrate with 15-20 third party providers to be able to make funding decisions itself



COMPLIANCE

Lenders need to comply with various regulations locally



Currently



With **lendfoundry**



Overview

- Founded in 2015
- Headquartered at Irvine and offices in Bangalore and Ahmedabad
- Part of “Microsoft for Startups” and “Oracle Startup Cloud Accelerator” programs
- 60 people team. Part of Sigma Infosolutions, a 14 year old company and 300 people team.
- Team comes from leading tech and financial services companies like IBM, Infosys, loanDepot, Morgan Stanley, Paypal etc.
- Speaker at world’s largest lending event - Lendit USA (www.lendit.com) 2016 and 2017
- SOC Type1 and Type2 Compliant

Awards and Recognition



Awarded the no 1 Fintech startup in India at Fintegrate Zone 2018



Winner of the Next BIG Idea contest, 2018



Part of the "Cloud Accelerator Program" by Oracle India



1st Runner-Up Jury Award at Lets Venture Angel Summit, Bangalore



LendFoundry's Founder Anubha P. is STPI's Woman Entrepreneur of the Year



Platform Overview

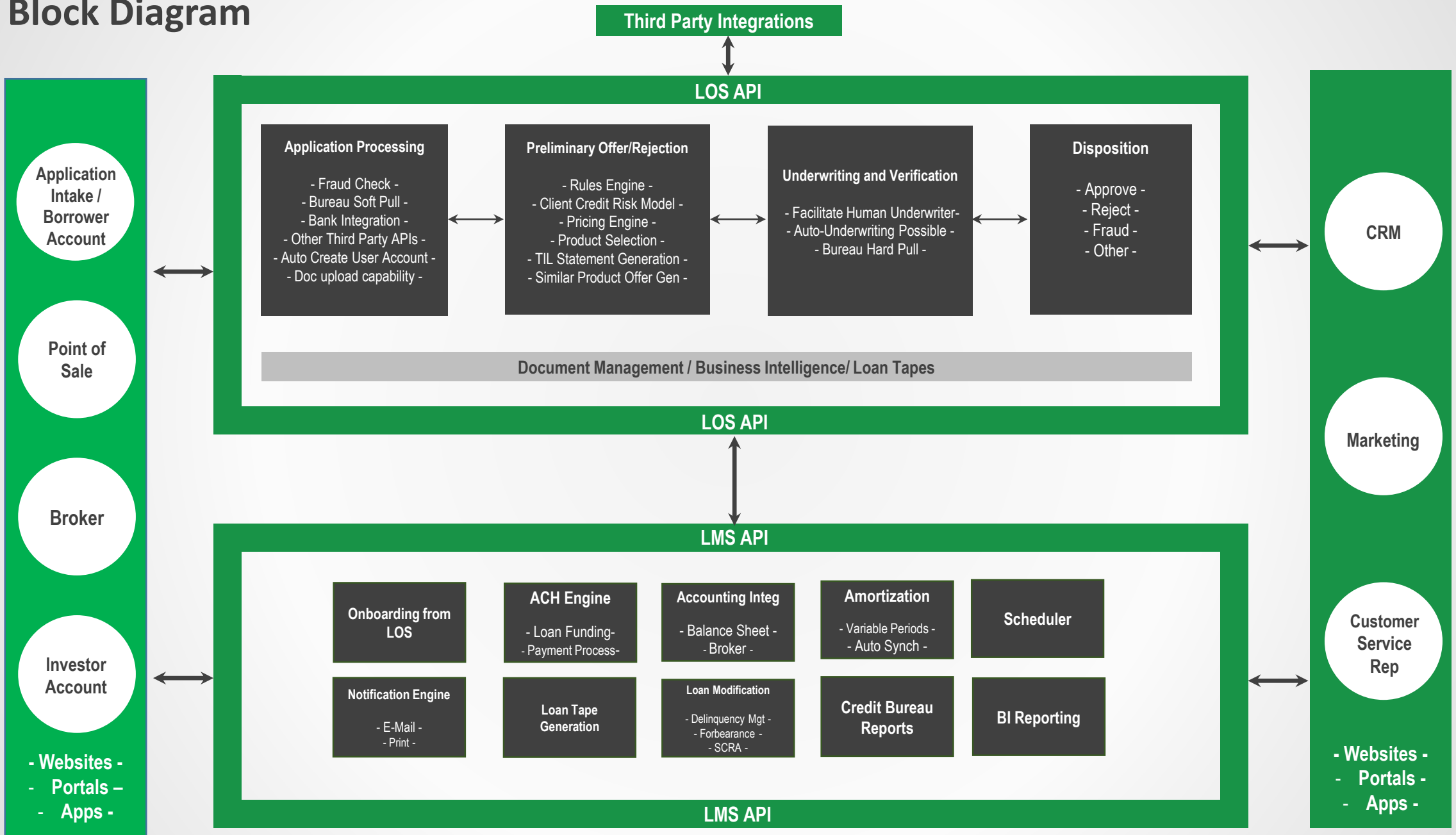
- Based on an "accelerator" concept, building blocks to support originating and servicing loans; can be deployed rapidly and then customized to fit customer's workflows, desired branding, look and feel
- State-of-the-art micro-services design for high performance and seamless horizontal scaling. Uses cloud scaling technology similar to applications like Netflix and Amazon
- Inbuilt rules, decision and workflow engine to enable pricing, credit models, workflows
- Pre-packaged integration with 50+ third-party providers; ability to rapidly add new providers via flexible architecture
- Offered as a Cloud Service (SaaS) making startup costs low and allowing customers to scale the application as their business grows. A customer can choose to use the entire solution or just the pieces that make sense for their business

LendFoundry enables lenders to **rapidly** launch lending products digitally

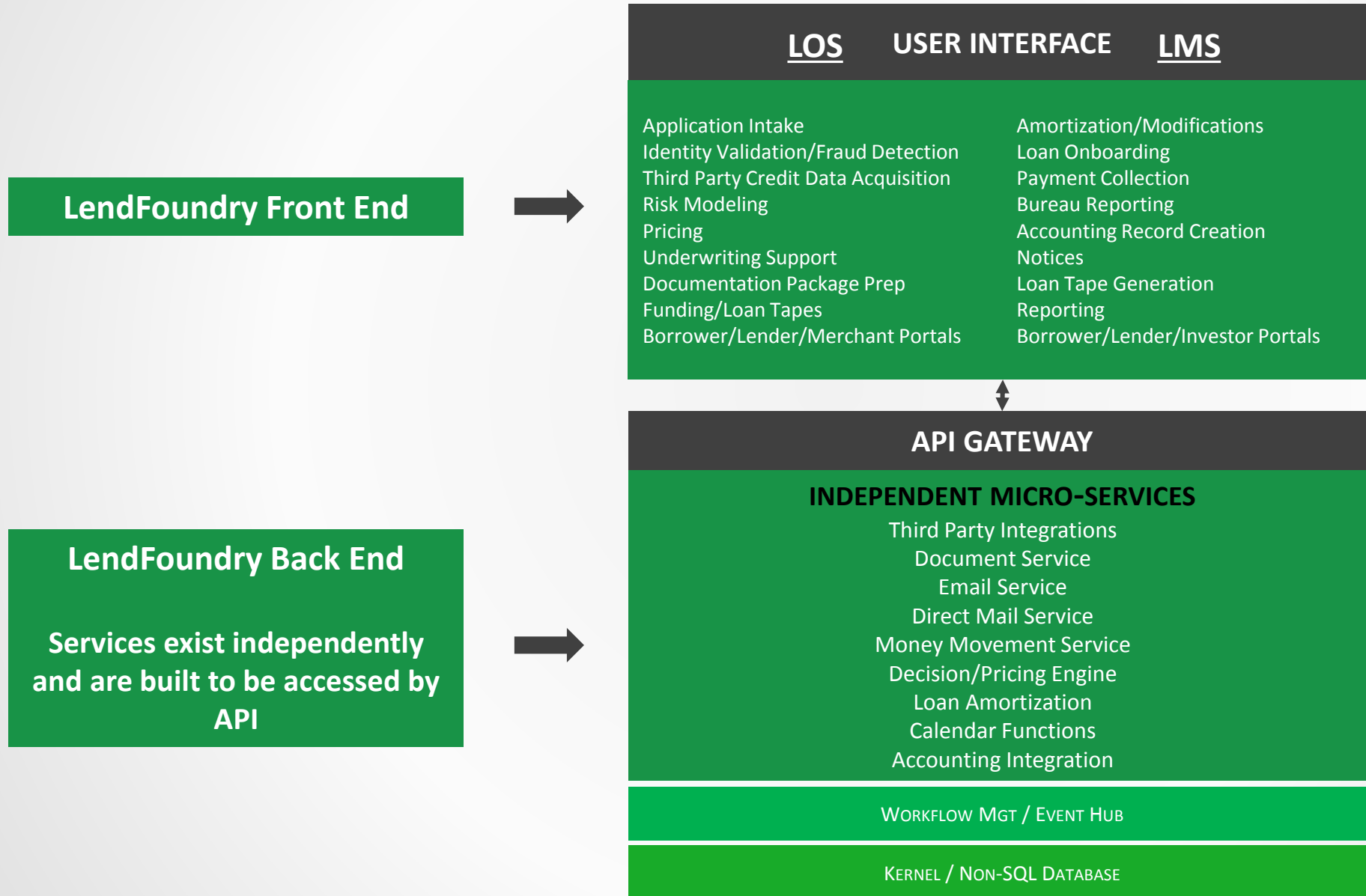


Possible to implement entire solution or just the pieces that make sense for business

Block Diagram

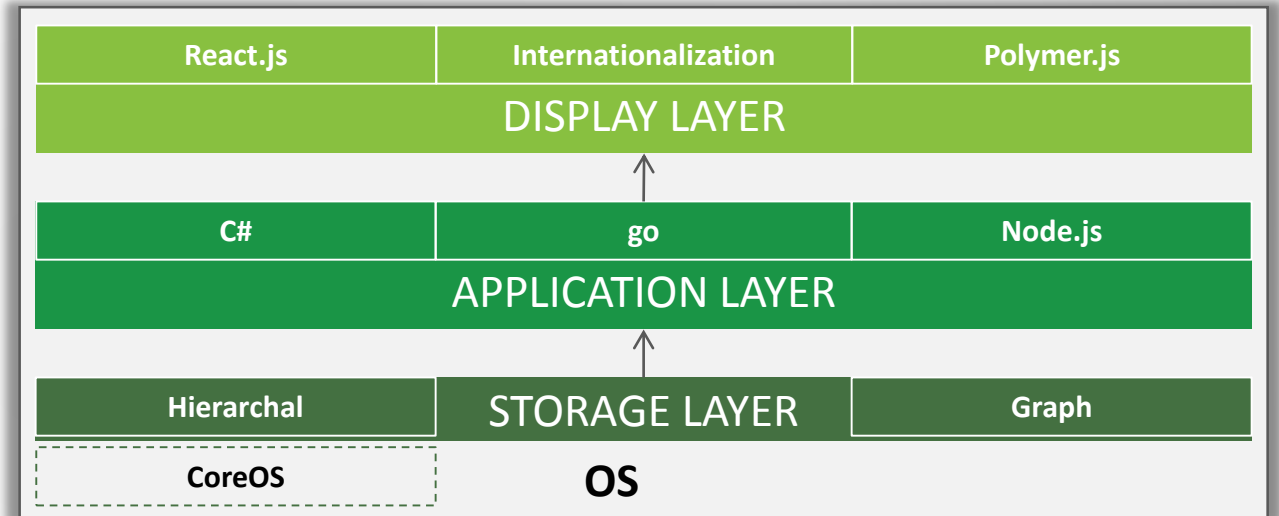


Architecture



Architected for **scale** and **secured** operations

- API First
- Microservices architecture
- Event Driven
- Layered
- Scalable
- Monitorable
- Secure
- Containerized - Docker
- Orchestrated - Kubernetes



Works in Private cloud, AWS, Azure, Google Cloud and Oracle Cloud
SOC Type1 and Type2 Certified

Key Benefits to Our Clients (Lenders)

Short term

- Launch in 90 days
- Ability to close loans faster (**24 hours TAT** against typical TAT of 5 ~12 days)
- **10 ~ 12% increase in conversion rates** & thus improved ROI on marketing spend
- **40% saving** in cost of managing operations (underwriting, sales, support)
- Know your customer better through use of traditional and alternate data & thus **lower default rates**
- No need to invest in large technology teams

Long term

- Rapidly scale operations without linear increase in cost
- Technology based operations helps lenders differentiate in the market
- Ongoing upgrades to the platform through new features introduced by LendFoundry
- Improved compliance
- Acquire new segments of clients which require ability to make instant credit decisions.

Integrations



Social | Income | Employment | Bank | KBA | Identity | Fraud | Credit
Valuation | Workflow | Gateway | Aggregator | Analytics | Outreach

Major Functions – LOS

Unsecured Consumer and Working Capital Support

- **Application Intake**
 - Consumer Landing Page or Merchant Portal with geo-fencing
 - Initial digital application intake (minimal personal data) with business rules check
 - PII intake with business rules check, borrower email contract, SMS
- **Decisioning and Verification Services**
 - 3rd party data acquisition including fraud, identity, IBV and bureau credit data
 - Bank account verification and acquisition and analysis of banking data
 - Exercise of decision engine to score risk and price loan
 - Provide offers to borrower
- **Document Management**
 - TIL, notifications, consents and borrower agreements
 - Digital signatures
 - Data storage and audit trail
- **Underwriting**
 - Back-office portal
 - Automated and manual verification of application information
 - Checklists to control application status change
 - Flexible or directed underwriting workflow
 - Quality Assurance
- **Funding**
 - NACHA/ACH
 - Loan tape/package
 - Loan servicer on-boarding
- **Audit and Reporting Support**
 - Activity History
 - Backup and API
- **Administration Panel(s) for all configurable services**
- **Workflow Editor**
- **Workflow Management**
 - Tasks, Alerts, Notifications and Requests
 - Tagging
 - Checklists and tasks
 - Escalation Path
 - User credentials and roles
- **Rules and Pricing**
 - Decision Engine
 - DE User Interface
- **Portals**
 - Filters
 - Tabs
 - Activities
 - Navigation

Major Functions – LMS

Unsecured Consumer and Working Capital Support

- API integration with LOS / Onboarding & Communication with Borrower
- Queues and Views for back-office personnel
- Multiple product types LOC , MCA , SCF
- Configurable Amortization Engine – 30/360 Simple, 30/365 Simple, Actual Calendar Simple, Flexible Interval Compounding, Flexible/Preset Payment Date , Balloon Repayment
- TIL Statement calculations – APR, finance charge, amount financed, total of payments, payment due date(s)
- Payment calendar management (weekends, holidays, start/end accrual period, grace period, reminder cadence, overall schedule)
- Check and credit card payment support
- Event driven activities – automated payment collection, status updates, borrower notifications
- NACHA file generation, ACH support
- Non-Perfect Pay Handling – Early, Extra, Late, Missed, Overpayment, Underpayment, Forbearance, SCRA plus re-amortization
- Full transaction logging
- Daily and monthly loan tapes for lender and investor
- Automated bureau reporting to Equifax, Experian and Transunion
- Charge off/pay off calculations
- Accounting system integration
- Data access API for BI integration
- Investor Portal

LendFoundry's value proposition - today

Highly customizable platform

LF allows suite of APIs to integrate with CRM and other products

Scalable SaaS deployment

Allows horizontal scaling with growth
Multi-tenant Support

Flexible Micro-services based architecture

Flexible & easy to plug-in components and services in the platform

Empowering Stakeholder Collaboration

Portals and dashboards for instant and online collaboration between borrowers, merchants, lenders and funding partners

Unique business capabilities

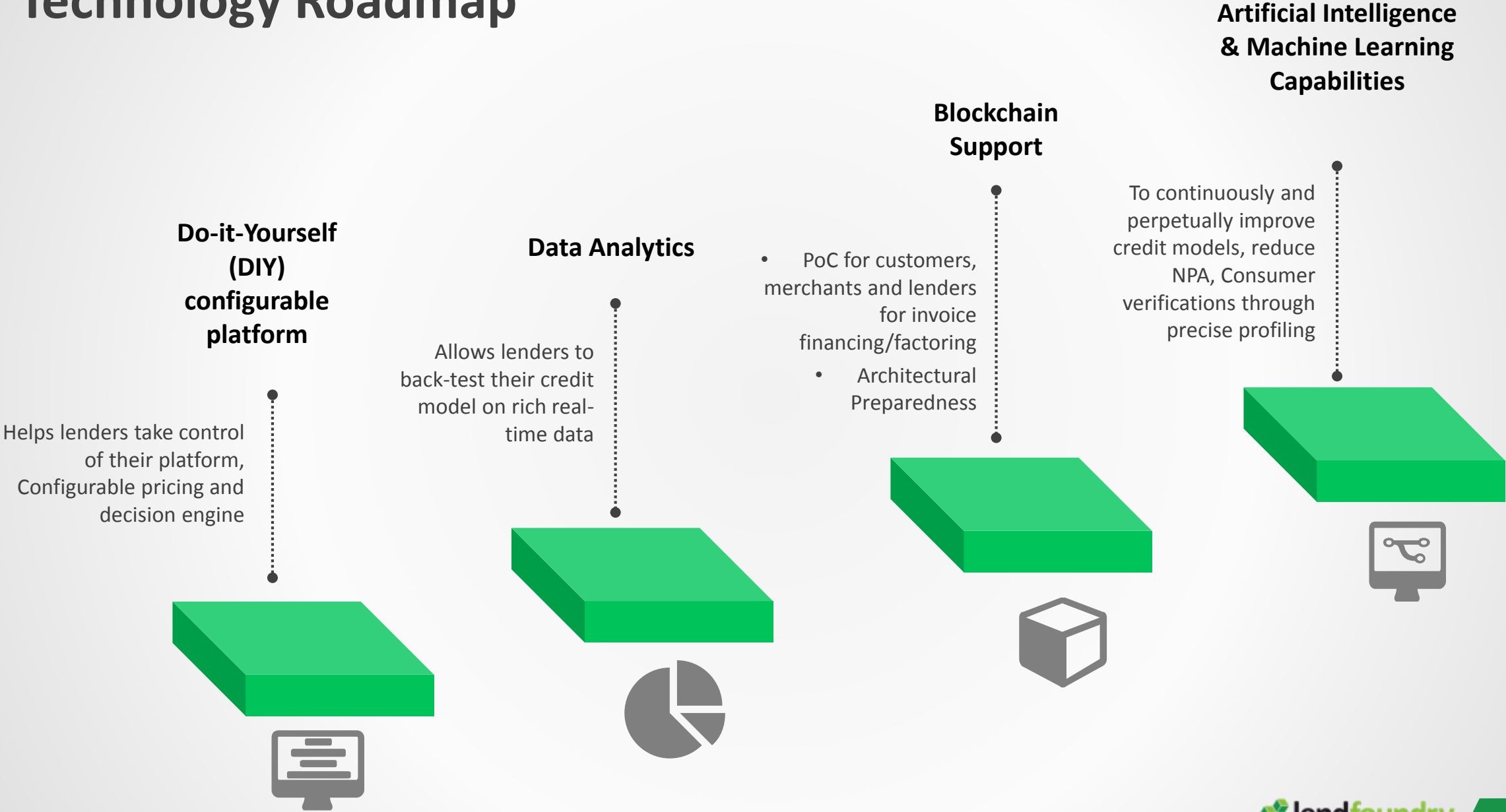
Merchant underwriting
Predictive payment analysis
Waterfall based decision engine

Connector based design for 3rd party integrations

Abstracts Pricing Engine, Cash Flow Analysis, Communication, Document Management



Technology Roadmap

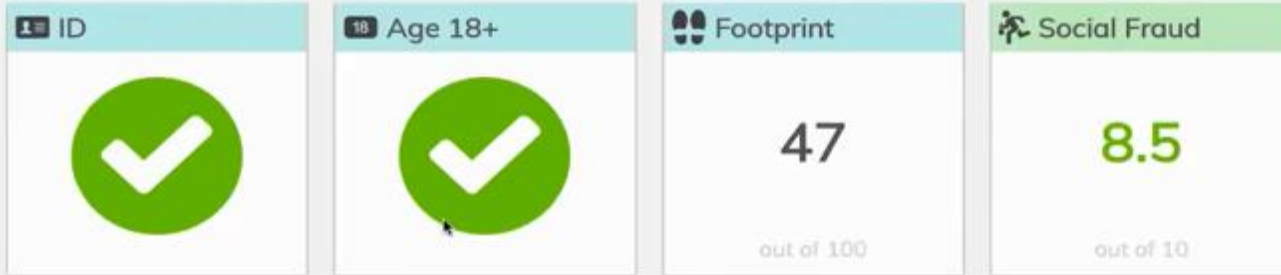


Alternate Data - Snapshot

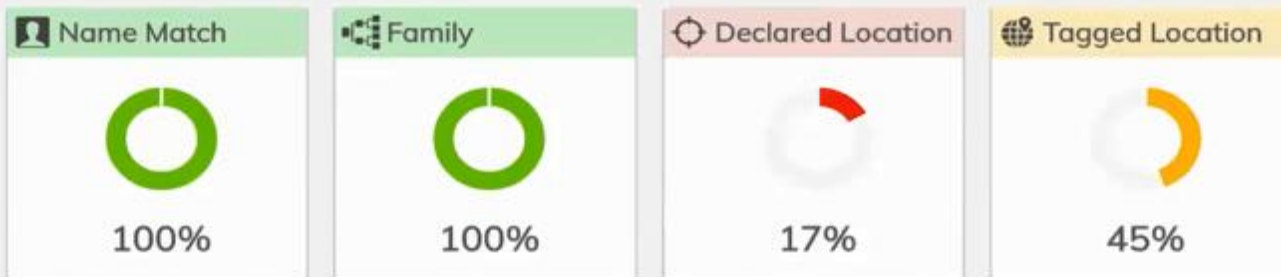


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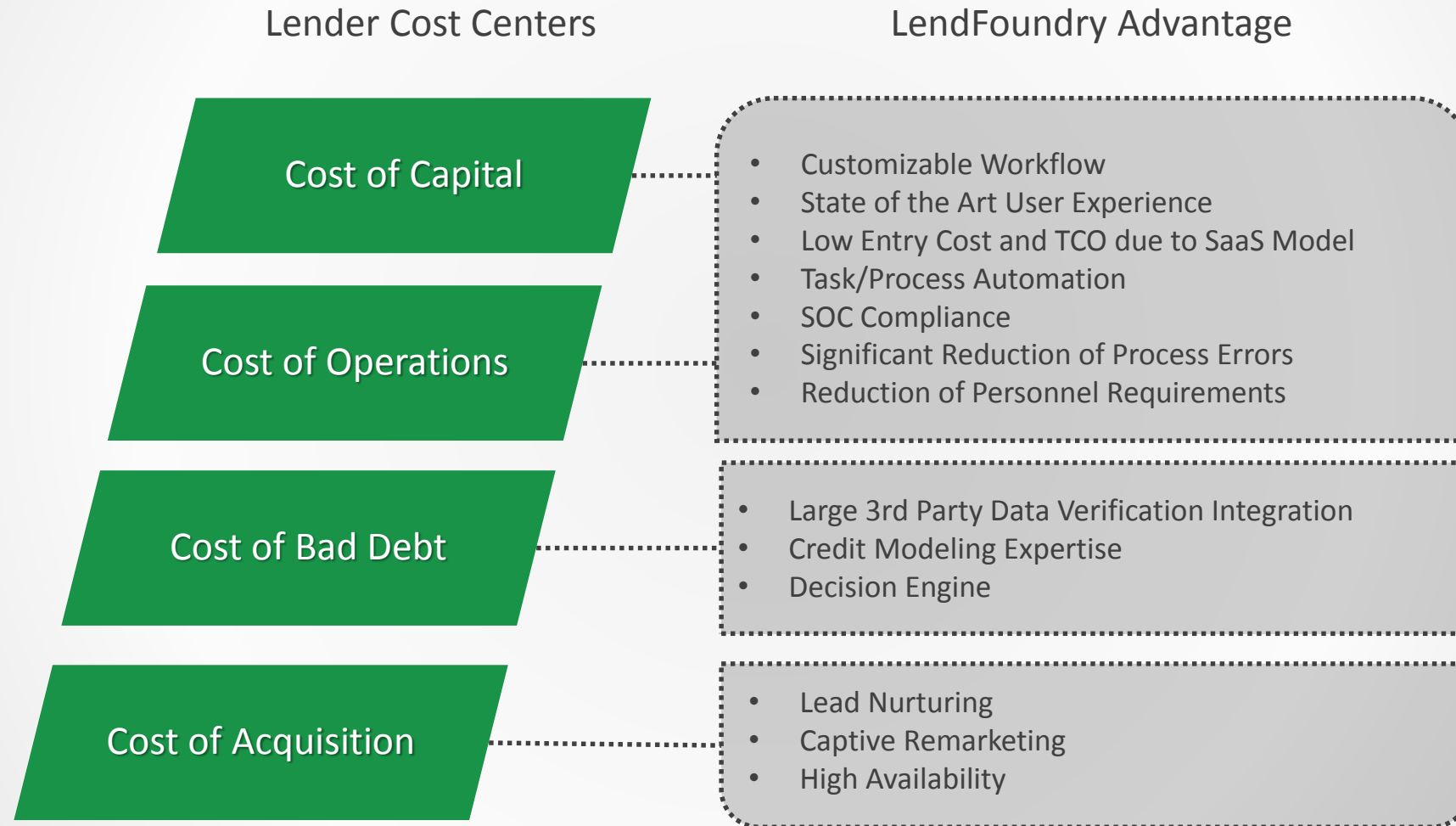
ID Confidence



Alternate Data – Snapshot (contd..)



Product Market Fit





LendFoundry

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