KLEVERLEND

Innovative, Agile, SaaS
Loan Originations Platform

What is KleverLend?

KleverLend helps lenders make better decisions using APIs and dashboard to manage workflows in a secure and regulatory compliant manner!

KleverLend offers lenders the following benefits:

- Make better decisions faster
- Easily manage credit policies changes
- Make accurate and profitable offers
- Adjust business rules easily and with no disruption
- Automated decisioning using a single API
- Security, auditing & regulatory compliance

The Problem

Legacy lending systems are outdated and inflexible. As a result, Lenders can't make changes easily and quickly.

Current options in the marketplace are expensive, don't offer speed of implementation, flexibility or scalability, provide limited workflow and underwriting capabilities, requires software modifications with slow turnaround times.

Lenders are carving agility,
so they can streamline their underwriting processes and increase operational efficiency!

Our Solution

KleverLend's SaaS solution offers lenders the ability to respond quickly and adapt their lending programs using flexible and current technology.

|		
FULLY CONFIGURABLE	SPEED TO MARKET	SCALABILITY & PERFORMANCE
3rd PARTY CONNECTORS	AVAILABLE – Anywhere, ANYTIME	CUSTOMER EMPOWERMENT

Our Solution

O SaaS (Software as a Service) - focus on lending while we manage the decisioning platform.

O Configurable Credit Policies, Business Rules, Line Assignments and Verifications

O Integration with 3rd party data providers, machine learning platforms, affiliates/ lead providers to combine data needed for decisions and funding

O Flexible and current technology.

O Speed To Market – Launch in under 45 - 60 days (*)

O Exceptional User Experience – 24/7, on any device

Platform – Key Features

O Intelligent Visual Workflow and Business Rules Composer

O Robust and unlimited segmentation configuration

O Unlimited champion/challenger capabilities for testing current decision strategies with new ones

O Support for machine learning models (AWS SageMaker, KnowRU)

O Unlimited use of application or data sources throughout the decisioning process

O Integration with various 3rd Party Data Sources (like Clarity, CLV, TransUnion, Iovation, Equifax etc) with Caching and Reporting.

O Integration with the best Loan management platform - LoanPro

Platform Architecture
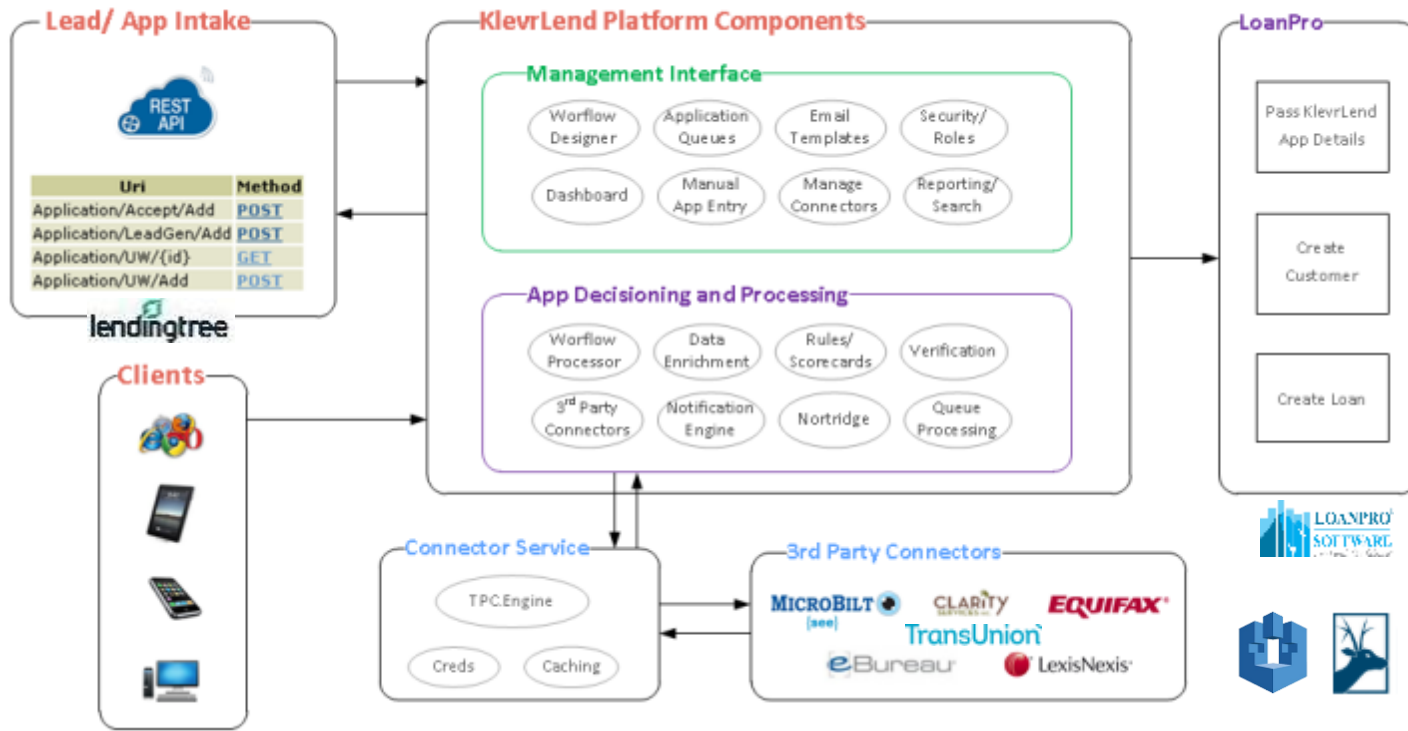
Platform Components

O **Management Interface (Web Layer)**

- O Visual Workflow (Business Rules) Composer
- O Application Queues (UW, Verification, Funded)
- O Search, Export, Reporting, Security, Email etc

O **App Decisioning & Processing (Services Layer)**

- O Workflow Processor (Business Rules Engine)
- O 3rd Party Connectors (Clarity/Experian, FactorTrust/TransUnion, LexisNexis, Equifax, Microbilt, Iovation, eBureau)
- O LMS Integration (LoanPro)
- O Integration with machine learning platforms – AWS SageMaker & KnowRU

LoanPro Integration

1. Create Customer and Loan in LP
2. Get OBO Token & Secret from PCI Wallet
3. Create & Link PCI Wallet account & customer
4. Add Payment profile to LP customer

LoanPro/DocuSign

1. KL requests loan agreement from LP
2. LP creates PDF using the custom form
3. KL requests DocuSign Envelope from DocuSign
4. DocuSign Agreement presented and completed by the customer
5. DocuSign sends completed agreement to KL via callback
6. KL attaches completed agreement to the loan in LP & setup AutoPay
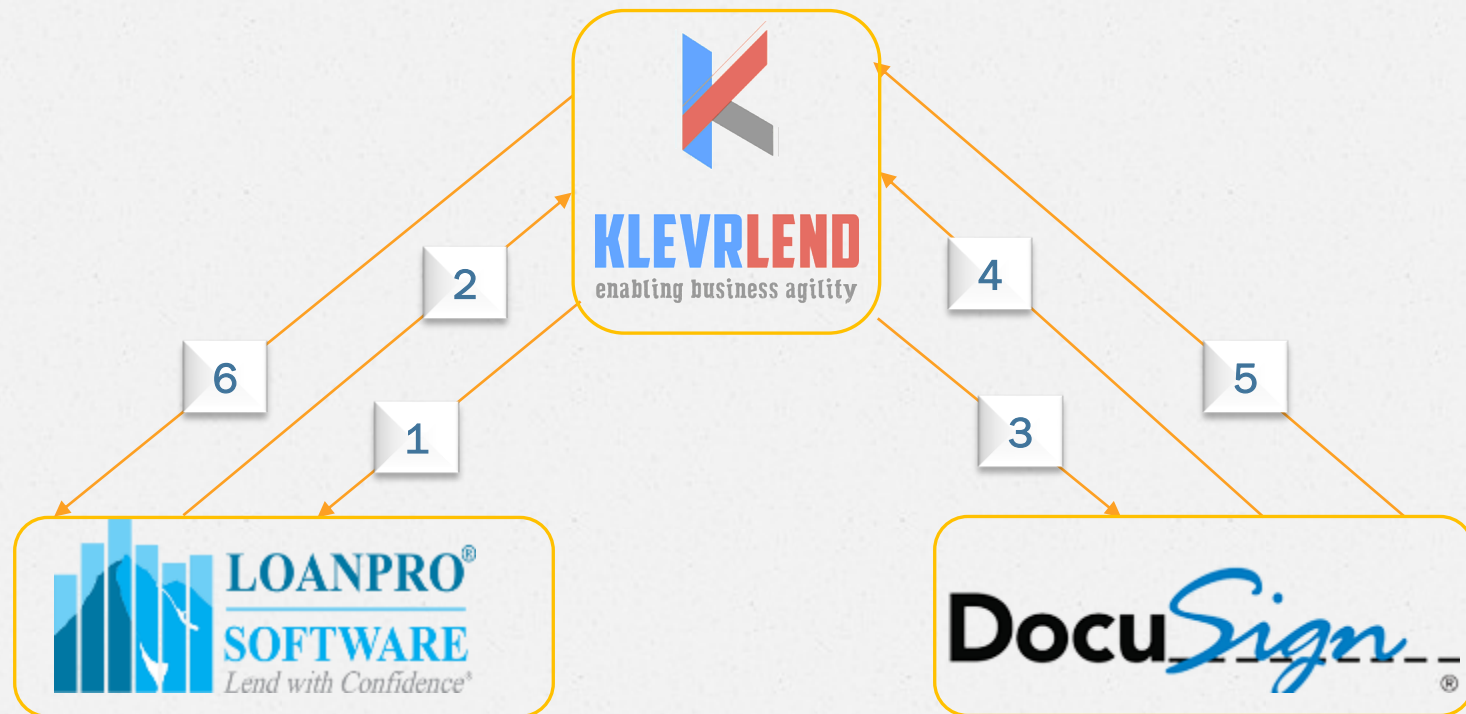
Q&A

For More Information:

- chandan@kleverlend.com
- 214.732.9199
- https://www.kleverlend.com

Customer Testimonials:

"The team at KleverLend understands the needs of the market and is very committed to helping us meet and exceed our expectations."

"Since implementing KleverLend, we have found greater efficiency in our origination process."

Screenshots

Application Queue

Screenshots

Application Detail Page

View Application Details Enter Application Manually.

Actions ⌄

🏠 **Application Details - ERIC HOLECHKO (App Id: 105871, Ref Id: 106174, Status: Approved)** 🔧

LINKS

| Application |
| Decision |
| Decision Tree |
| Notes |
| Rules |
| 3rd Party Info |
| Decision History |
| Errors |

APPLICATION SUMMARY

Application Number	105871
Reference Application Number	106174
Applicant Name	ERIC HOLECHKO
Date/Time Received	02/18/2020 17:11

Application Information:

💬 PERSONAL INFORMATION

First Name:	ERIC
Middle Name:	
Last Name:	HOLECHKO
Date Of Birth:	03/08/1987
Email:	testDE1001@yopmail.com
Social Security Number:	666953171
Address:	521 HEMLOCK NM DE
City:	LIBERTYVILLE
State:	DE
ZipCode:	60048
Months at Address:	
Home Type:	Rent
Home Phone:	5555555555
Cell Phone:	8888888888
Amount Requested:	0
Active Military:	No

💬 EMPLOYMENT INFORMATION

Employer Name:	test123w
Income Type:	Employed
Months at Employer:	
Monthly Income:	2281
Direct Deposit:	Yes
Pay Frequency:	MONTHLY
Next Pay Date:	03/01/2020
Second Pay Date:	01/01/1900
Employer Phone:	
Employer Address:	
Employer Address2:	
Employer City:	
Employer State:	
Job Title:	
Other Income:	0.00
Other Income Source:	OTHR

💬 MARKETING INFORMATION

| Marketing Channel: | |
| Marketing Campaign: | |

💬 IDENTITY INFORMATION

| Social Security Number: | 666953171 |
| Date Of Birth: | 03/08/1987 0:00 |

Screenshots

Application Detail Page – View Decision Tree

Screenshots

Workflow Designer – To manage credit policies

Screenshots

Workflow Designer – Setup Champion/Challenger

Screenshots

Workflow Designer – Setup Line Assignment Workflow

Screenshots

Workflow Designer – Setup Verification Workflow

Screenshots

Manage Datapoints (Used to create business rules)

Criteria/ DataPoint List

🏠 Home > Criteria/ DataPoint List

☑ DataPoint List

Add New +

[15 ▾] records

Search: [CLR]

ID ▲	Name	Description	Actions
18	CLR_Action	Clarity Action	↗Edit 🗑Delete
19	CLR_DenyCodes	Clarity Deny Codes	↗Edit 🗑Delete
20	CLR_Clear-IDfraud-Score	Clarity Clear ID Fraud Score	↗Edit 🗑Delete
30	CLR_deny-descriptions	Clarity Main deny descriptions	↗Edit 🗑Delete
46	CLR_BBAccts_All	Returns the number of distinct bank accounts ever seen by Clarity including the current inquiry bank account.	↗Edit 🗑Delete
47	CLR_BBAcct1.ssns	Returns the number of unique SSNs associated with the bank account.	↗Edit 🗑Delete
62	CLR_CBLScoreX	CLR_CBLScoreX	↗Edit 🗑Delete
63	CLR_CIActiveMilitary	CLR_CIActiveMilitary	↗Edit 🗑Delete
70	CLR_BankruptcyCodesPresent	Clarity Bankruptcy Codes Present	↗Edit 🗑Delete
71	CLR_ClearFraudScore	Clear Fraud Score	↗Edit 🗑Delete
75	CLR_Vantage_Score	Vantage Score From Clarity	↗Edit 🗑Delete

Sidebar navigation:
- 🗀 Application ‹
- ⚙ Search ‹
- 🗀 Lead ‹
- 🎛 Dashboard ‹
- ⛓ Configuration ‹
  - Manage Sources
  - Third Party Connectors
  - Direct Mail
  - SendGrid
  - Suppression List
  - Criteria/DataPoint List
  - Manage Reject Reasons
  - Rules Configuration
  - Manage Test Cases
  - Manage Test Cases v2
- ☰ Workflow ‹
- ☑ Testing Framework ‹
- 🔒 Security & Roles ‹
- 📊 Reporting & Analytics ‹
- 🏠 Email Templates ‹