



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Legacy lending systems are outdated and inflexible.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

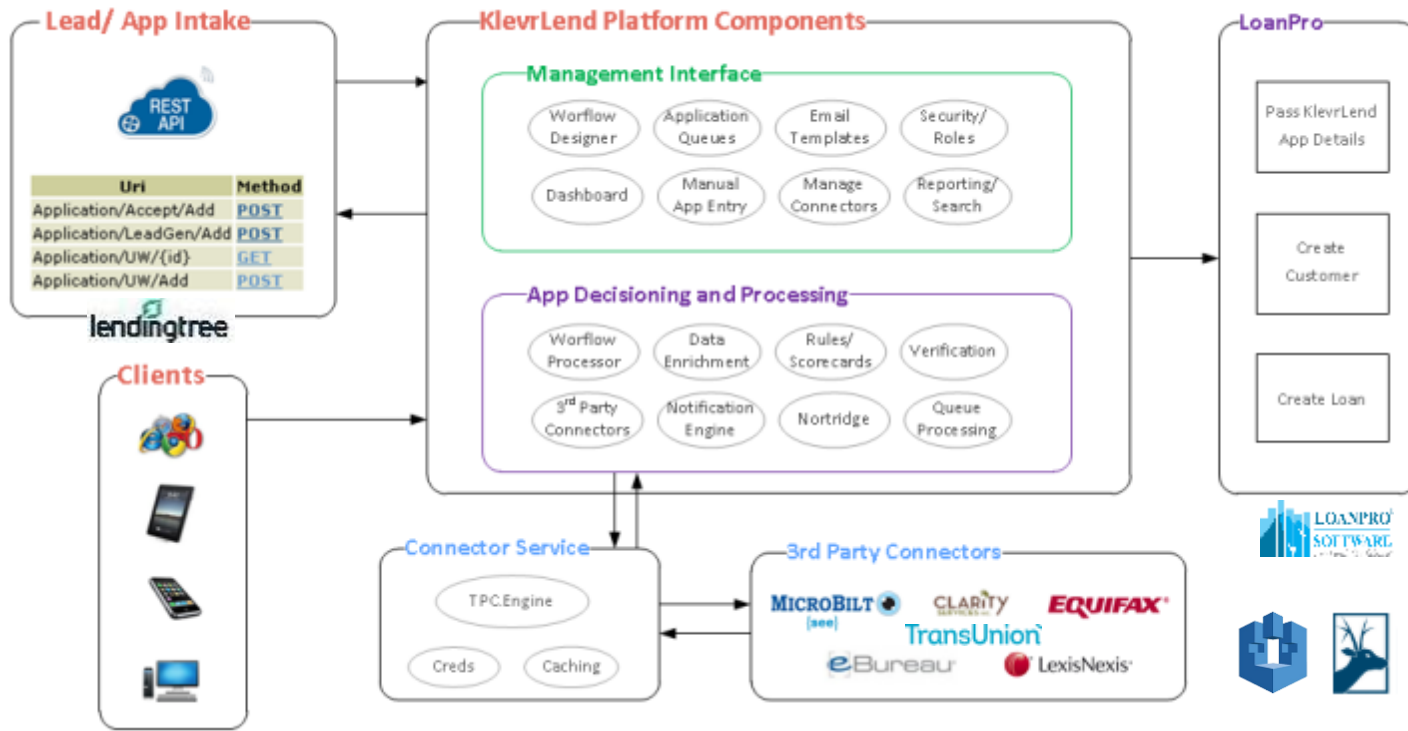
Our Solution

- 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

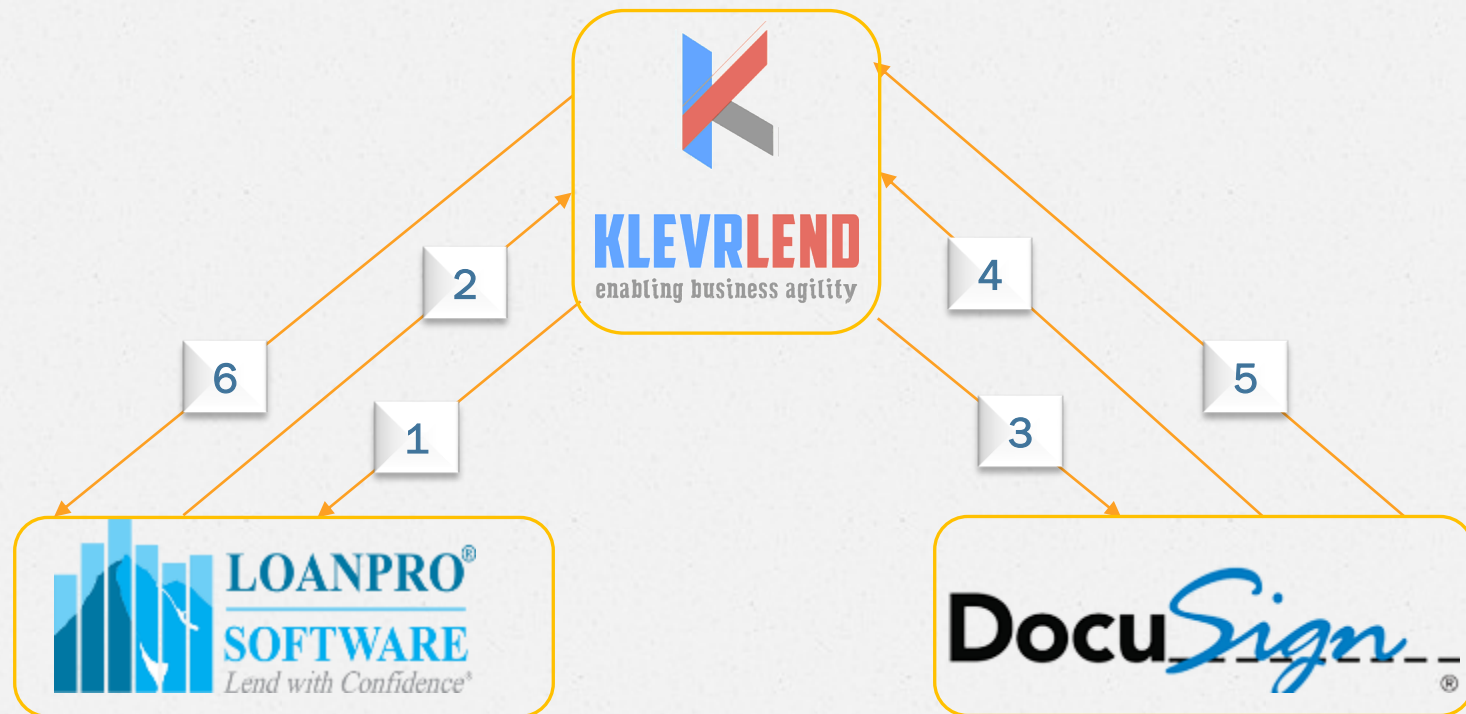
LoanPro Integration

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:

- o chandan@kleverlend.com
- o 214.732.9199
- o <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

KLEVR LEND Portfolio: JML | chandan Chopra

View Applications

 Show all Applications

Home > View Applications

Applications

[Add New +](#)


AppID	Applicant	State	SSN	Email	DOB	Marketing Channel	Received	Decided	Status	Actions
48	John Smith	TX	666123456	test@test.com	02/02/1965 0:00	Affiliate	2/3/2017 12:17:05 PM	3/28/2017 12:53:25 PM	Approved	View Edit
47	John Doe	CA	666550013	test@test.com	09/18/1980 0:00	Affiliate	2/3/2017 12:15:59 PM	3/28/2017 12:00:31 PM	Pending	View Edit
46	John Swtzen	CA	666550013	test@test.com	09/18/2000 0:00	Affiliate	1/1/0001 12:00:00 AM	2/15/2017 8:44:26 AM	Declined	View Edit
45	John Doe	CA	666550013	test@test.com	09/18/1979 0:00	Affiliate	1/1/0001 12:00:00 AM	2/7/2017 7:14:25 AM	Pending	View Edit
44	test test	CT	666123456789	test@test.com	05/05/1987 0:00	Affiliate	1/4/2017 2:28:20 PM	1/19/2017 3:48:32 PM	Declined	View Edit
43	John Doe	CA	666550013	test@test.com	09/18/1999 0:00	Affiliate	1/1/0001 12:00:00 AM	3/23/2017 6:48:06 AM	Pending	View Edit
42	test test	IN	666123456789	test@test.com	05/05/1987 0:00	Affiliate	1/1/0001 12:00:00 AM	3/17/2017 7:52:25 AM	Approved	View Edit
41	John Doe	CA	666550013	test@test.com	09/18/1999 0:00	Affiliate	1/1/0001 12:00:00 AM	2/3/2017 12:15:03 PM	Declined	View Edit
40	test test	NC	666123456789	test@test.com	05/05/1987 0:00	Affiliate	1/1/0001 12:00:00 AM	2/3/2017 12:15:03 PM	Declined	View Edit

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Screenshots

Application Detail Page

View Application Details

Enter Application Manually. 

[Home](#) > [View Applications](#) > [Application Details](#) 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:	
Phone Code:	

IDENTITY INFORMATION

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

Screenshots

Application Detail Page – View Decision Tree

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

LINKS

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- 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
Date/Time Decided	02/18/2020 17:11

DECISION SUMMARY

Application Status	Approved
Segment Name	Refinance Customer
Strategy Name	Refinance Strategy

Decision Tree:

Generated with UW workflow ID #1639
Generated with LA workflow ID #1640

Screenshots

Workflow Designer – To manage credit policies

The screenshot displays the KLEVR LEND Workflow Designer interface. The top navigation bar includes 'Underwriting', 'Line Assignment', and 'Verification' tabs. The main content area is divided into a left sidebar and a central workspace. The sidebar, titled 'Segments uw', lists several segments: 'Decline', 'TX 5K A/B Test', 'Approve High Income', 'Approve', 'Pending', and 'Generic'. The 'TX 5K A/B Test' segment is selected, showing its details in the main workspace. The workspace title is 'TX 5K A/B Test' with a subtitle 'test strategies in TX'. A 'SAVE SEGMENT' button and an 'ACTIVE' status indicator are visible. Below the title, the 'Segment's Selection Criteria' section is shown, featuring a table with columns for 'CRITERIA', 'PRIORITY', and 'SETTINGS'. The criteria include 'Customer Home Address State' (Priority 1, Settings: in_the_list, TX) and 'MonthlyIncome' (Priority 2, Settings: Greater than, 5000). The criteria are connected by an 'AND OR' operator. A 'Segment's Strategies and Rules' section is partially visible at the bottom. The footer contains the text 'Online Help | Customer Support' and '2014 - 2017 © Powered by KlevrLend™'.

KLEVR LEND Portfolio: JML | chandanchaga

Underwriting | Line Assignment | Verification

SEGMENTS | RULES | MATRICES REVIEW ALLOW | PUBLISH DENY | PUBLISH ALLOW

Segments uw ADD NEW

TX 5K A/B Test test strategies in TX SAVE SEGMENT ACTIVE

Segment's Selection Criteria ADD CRITERIA

CRITERIA	PRIORITY	SETTINGS
(Customer Home Address State	1	in_the_list TX
MonthlyIncome	2	Greater than 5000

(Customer Home Address State AND MonthlyIncome)

Segment's Strategies and Rules ADD STRATEGIES

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Screenshots

Workflow Designer – Setup Champion/Challenger

The screenshot displays the Workflow Designer interface. On the left is a dark sidebar with a list of segments: 'Approve High Income' (Approve), 'Approve' (Approve), 'Pending' (Pending), and 'Generic' (Generic Segment). The main area is divided into two sections.

The top section, 'CRITERIA', contains a table with three rows:

CRITERIA	PRIORITY	SETTINGS
(ApplicantAge	1	LessThan 25
MonthlyIncome	2	LessThan 2000
MonthsAtEmployer	3	LessThan 1

Logic connectors 'AND' and 'OR' are placed between the rows. The overall logic is: ((ApplicantAge AND MonthlyIncome) OR MonthsAtEmployer).

The bottom section, 'Segment's Strategies and Rules', includes an 'ADD STRATEGIES' button and a list of rules:

Strategy	Percentage	Reject Reason
Champion strategy	75.00%	Income Insufficient
New low income Decline		Income Insufficient
Challenger	25.00%	Income Insufficient
Low Income Decline		Income Insufficient

Buttons for 'ASSIGN RULE' and 'ADD STRATEGIES' are visible. The footer contains 'Online Help | Customer Support' and '2014 - 2017 © Powered by NextLend™'.

Screenshots

Workflow Designer – Setup Line Assignment Workflow

The screenshot displays the 'Workflow Designer' interface for setting up a 'Line Assignment Workflow'. The main navigation bar includes 'Underwriting', 'Line Assignment', and 'Verification' tabs. The 'Line Assignment' tab is active, showing a sub-navigation bar with 'SEGMENTS', 'RULES', 'MATRICES', and 'PRODUCT MATRIX'. The 'MATRICES' section is selected, displaying a list of matrices on the left and a detailed configuration for the 'State LA Matrix' on the right.

The 'State LA Matrix' configuration includes the following settings:

- X Axis:** Columns: 6, Data Point: Customer Home Address State
- Y Axis:** Columns: 3, Data Point: Monthly Income

The data table below the configuration shows the following values:

		Customer Home Address State					
		TX	CA	CT	ID	IN	KS
Monthly Income	2000	100	200	300	400	500	600
	5000	150	250	350	450	550	650
	9000	175	275	375	475	575	675

At the bottom of the interface, there is a footer with the text: 'Online Help | Customer Support 2014 - 2017 © Powered by iLeveland™'

Screenshots

Workflow Designer – Setup Verification Workflow

The screenshot displays the Workflow Designer interface for setting up a verification workflow. The top navigation bar includes 'Underwriting', 'Line Assignment', and 'Verification'. Below this, there are tabs for 'SEGMENTS', 'RULES', and 'MATRICES', along with buttons for 'REVIEW ALL YRS', 'PUBLISH OLD YRS', and 'PUBLISH ALL YRS'. The left sidebar shows a list of rules under the heading 'Rules', including 'Suggest Rollback' (High Risk Rollback), 'Suggest Funding' (fund customer), and 'VF incomplete' (Needs manual review). The main area is titled 'Suggest Rollback' and shows the configuration for a 'High Risk Rollback' rule. The 'ACTION' dropdown is set to 'Rollback - Grade S' and the 'REASON TO REJECT' dropdown is set to 'State not serviced'. There is a 'SAVE RULE' button and a status indicator showing 'ACTIVE'. Below the configuration, there is a section for 'Rule's Definitions' with columns for 'CRITERIA', 'PRIORITY', and 'SETTINGS', and an 'ADD DEFINITION' button. The footer contains 'Online Help | Customer Support' and '2014 - 2017 © Powered by iGenLand™'.

Screenshots

Manage Datapoints (Used to create business rules)

The screenshot displays a web application interface for managing datapoints. The interface is divided into a sidebar on the left and a main content area on the right.

Sidebar (Left):

- 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

Main Content Area (Right):

The main content area is titled "Criteria/ DataPoint List". It features a breadcrumb trail: Home > Criteria/ DataPoint List. Below the breadcrumb is a blue header bar with the text "DataPoint List" and a green "Add New +" button. Below the header bar is a search bar with the text "Search: CLR" and a dropdown menu showing "15 records".

The main content area contains a table with the following columns: ID, Name, Description, and Actions. The table lists 10 datapoints:

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