

Credibly – Fast, Flexible Working Capital for SMBs



We are a profitable, data science driven FinTech lending platform which improves the speed, cost, experience, and choice of capital available to SMBs.

\$1 billion+ originated to small businesses nationwide through more than 25,000 transactions

Diversified Funding Options

We provide balance sheet, syndication, and off-balance sheet funding options and offer our partners access to robust data science capabilities and microservices

Economic Impact

Credibly provides working capital for any need or credit profile, while effectively managing risk for stable, consistent, and predictable results through our proprietary scoring model, ReCap 4.0 and risk-based offer logic

BXL

Business Expansion Loan

WCL

Working Capital Loan

Term/Turn <i>in months</i>	18 & 24 months	6 – 18 months
Size	\$10K - \$250K	\$5K - \$400K
Rate	10%+	36%+
Remittance Type	Weekly	Daily or Weekly

MCA

Merchant Cash Advance

MXP

Market Expansion Product

Term/Turn <i>in months</i>	3 – 18 months	2 – 8 months
Size	\$2.5K - \$400K	\$2.5K - \$100K
Rate	40%+*	<99%
Remittance Type	Daily or Weekly	Daily

Expanding Access to Credit

Proprietary Scoring Model 4.0

Goes beyond legacy financial metrics to more accurately assess business health, affordability, and probability of performance. Over \$2B of transactional data dating back to 2005 – pre-recession.

Equal Credit Opportunities

Platform and products designed for a broad spectrum of SMB clients

Comprehensive Product Coverage

Loans and MCAs from \$2.5K - \$400K, plus lines of credit, equipment financing, SBA programs, equipment leasing and more through a marketplace network

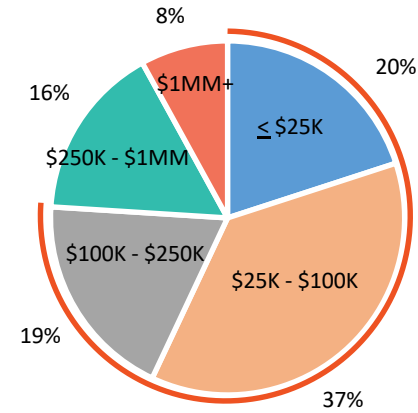
Expanding our Reach

Referral, Funding Partners, LaaS, Whole Loan Sales, Securitization, and Syndication

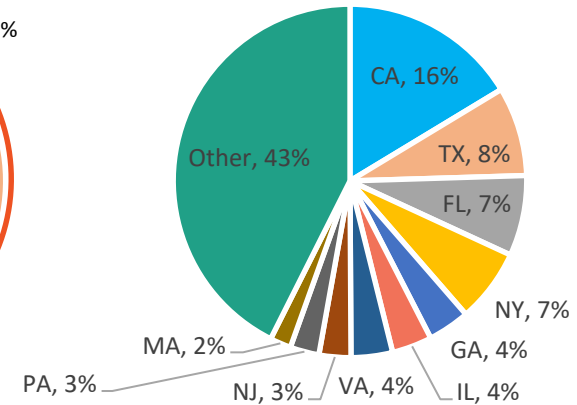
Speed & Approvals

Seconds to prequalify; < 4 hours for approval and same day funding
Access: 62% of surveyed customers reported Credibly as their primary choice of financing over bank loans and other financial institutions

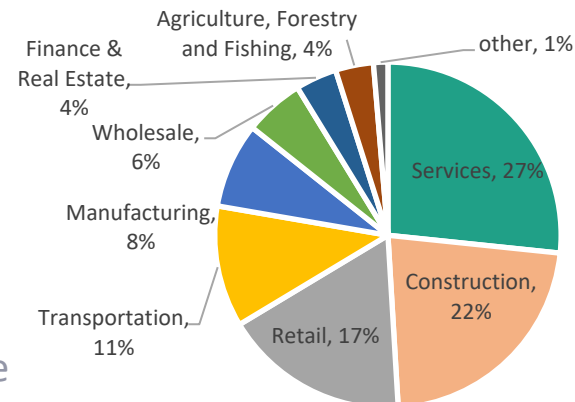
> 75% of Outstanding SMB Loans Sought <\$250K



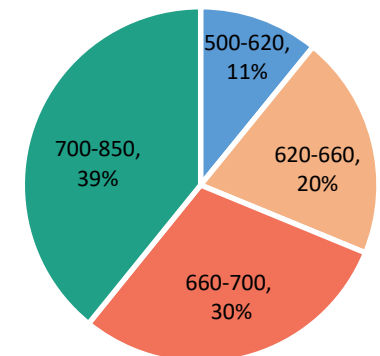
Geographic Diversity Reduces Local Economic Risk



Diverse Industry Mix Mitigates Cyclicity



Products For Every FICO Profile



Regulatory Opportunity & Risks

Data Protection and Cybersecurity

The collection and processing of large data sets requires detailed compliance with strict adherence to data protection laws (E.g. CCPA).

Consumer Protection Laws

The FTC appears increasingly interested in treating small businesses as consumers.

Third-Party Risk Management

There is an increased obligation to have an established third party risk management platform.

Marketing and Disclosures

Compliance teams must approve and weigh the risks and benefits of proposed campaigns to ensure that the marketing is not misleading or unfair.

Culture of Compliance

Credibly's executive and legal teams have over 100 years in regulatory and legal compliance experience. We are constantly monitoring and staying abreast of legislative and regulatory actions throughout the United States.

Regulatory Opportunity & Risks

Policies and Procedures

- Comprehensive set of policies and associated procedures covering full lifecycle of activities, from marketing to collections
- Includes policies pursuant to applicable laws and also those followed as best practices

Legislation and Cases

- Constant monitoring of white papers, webinars, industry conferences, blogs, legislative trackers and other sources for relevant legislative and caselaw updates and interpretations
- Changes implemented as necessary to ensure lawfulness and mitigate risk

Employee Testing

- Employees are tested annually on the policies as well as other sub topics relevant to their activities
- A portion of the testing is done each quarter
- 100% participation and passage rate

External Audits

- Core fair lending policies are audited annually by outside legal counsel
- Policies are submitted to Credibly's Board for review and approval on an annual basis

Complaint Management

- Customer-facing departments report all complaints
- Complaint details, including topic, status and resolution are tracked
- Complaint log is reviewed quarterly for recurring or material issues requiring remediation

OFAC Review

- All applications are scrubbed upon submission by third-party validation services using fuzzy logic
- If a flagged potential match is flagged, the information gets sent to the Director of Compliance to review

News Monitoring

- Third party vendors scour internet for adverse comments on social media and web pages
- Monthly reports are submitted and reviewed to determine if there is an issue
- Follow-up actions are taken as necessary to resolve comments

Marketing Review

- Major revisions to marketing materials are reviewed with legal to ensure that the message broadcast to the public is accurate and complies with all laws