

# MonJa

## Credit Risk and AI For Banks, Credit Unions, and FinTechs



### Underwriting Automation

Automated financial statement spreading, global cashflow, and scoring



### Portfolio Analytics

Drill down on portfolio hotspots to discover problem areas



### Credit Management

Portfolio monitoring, covenants, and collateral analysis

# AI: Expanding Credit Access for Small Business

1040 U.S. Individual Income Tax Return 2005

For the year ending 12/31/2005, or other tax year beginning 12/31/2005

Your first name and initial: [redacted] Last name: [redacted] Your social security number: [redacted]

If a joint return, spouse's first name and initial: [redacted] Last name: [redacted] Spouse's social security number: [redacted]

Home address (number and street) (If you have a P.O. box, see page 18): [redacted] Apt. no.: [redacted]

Filing Status:  Married filing jointly (even if only one had income)  Single  Head of household (with qualifying person)  Married filing separately (Enter spouse's SSN above)

Exemptions:  Yourself, if someone can claim you as a dependent, do not check box  Spouse  Dependents

Income: 7 Wages, salaries, tips, etc. Attach Form(s) W-2  7  8a  8b  9a  9b  10  11  12  13  14

Adjusted Gross Income: 23  24  25  26  27  28  29  30  31  32  33  34  35  36  37

Enabling technologies for community banks, powered by FinTechs

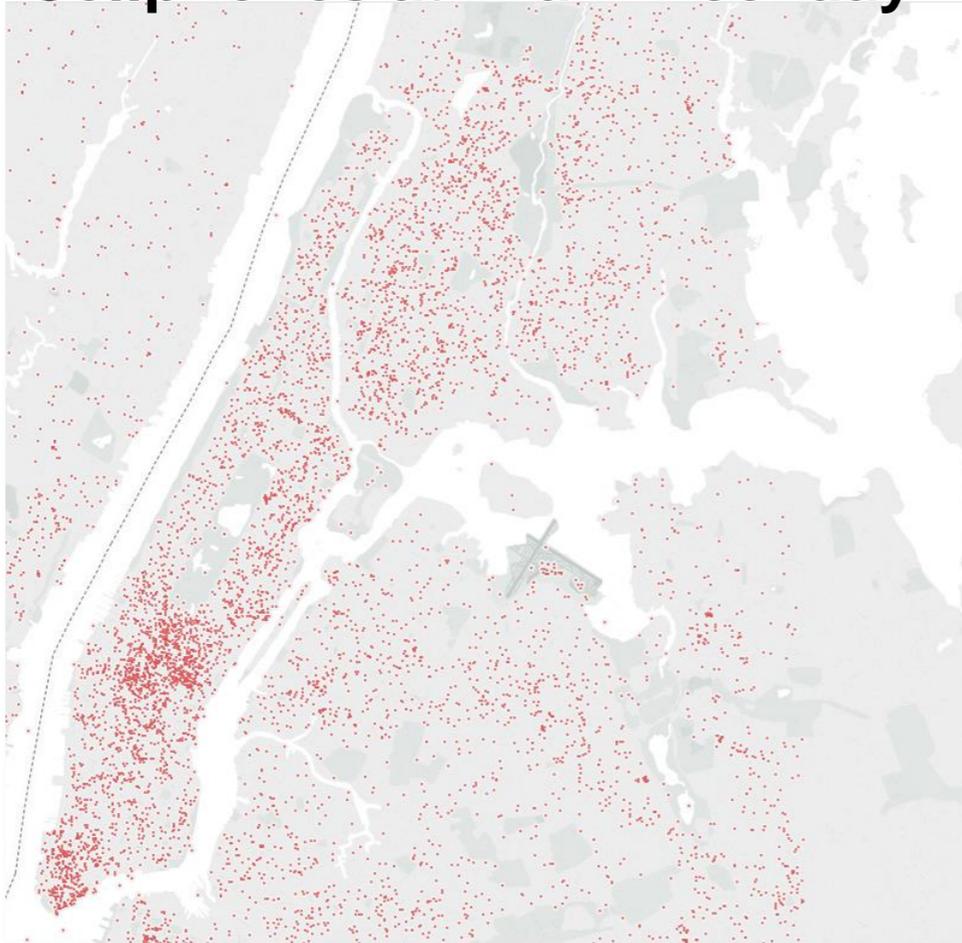
- Important to think beyond simple re-routing of bank customers to FinTech for centralized origination
- Allowing community bankers to efficiently perform traditional (cashflow and collateral-based) credit underwriting
- FinTechs have a role in loan

Example: Machine recognition of documents in loan workflow

# Big Data and AI: Potential regulatory challenges

Data and algorithms present potential fair lending issues

## New York City: Activated Cellphones at 11am weekday



## Satellite analysis of vehicle traffic

