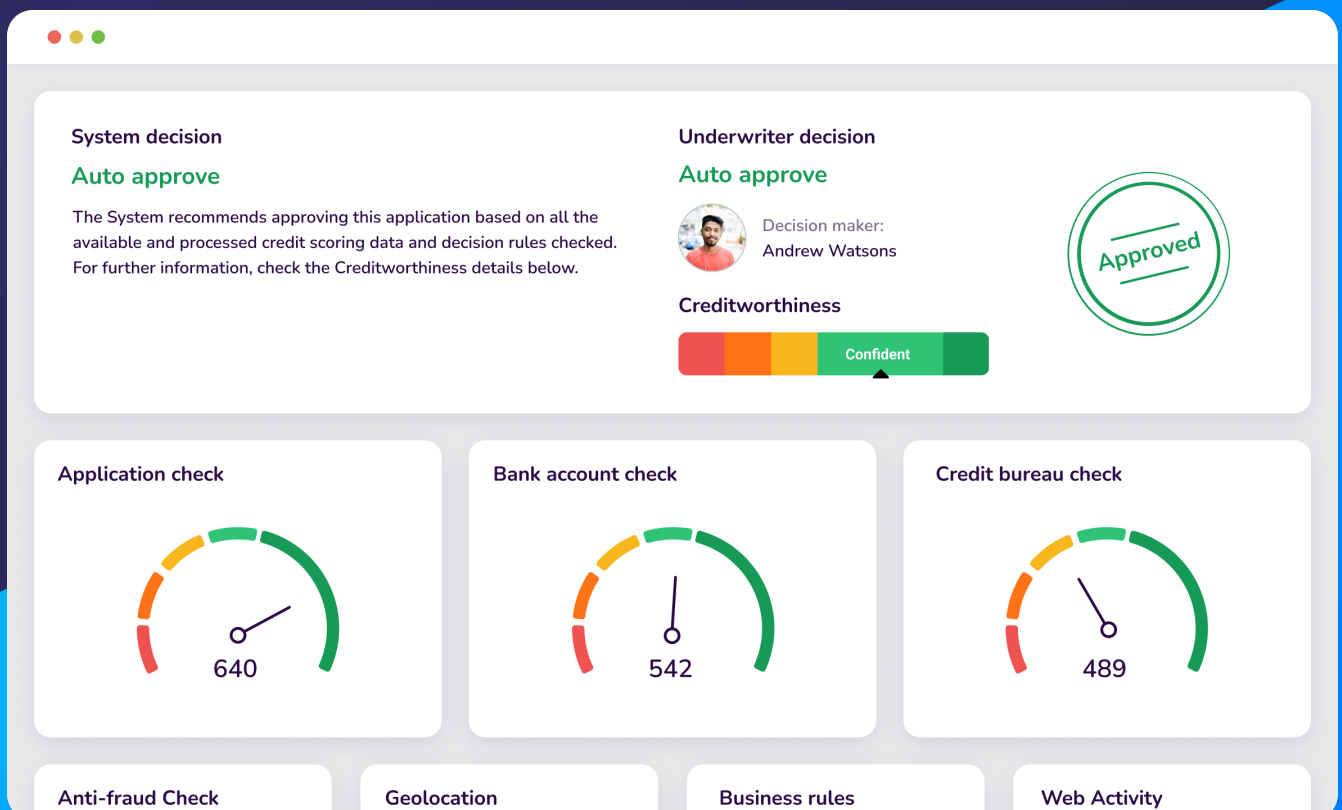


ARTIFICIAL INTELLIGENCE IN TURNKEY LENDER

Heavy usage of machine learning algorithms, deep neural networks and big data has been one of TurnKey Lender's cornerstones since its foundation, turbocharged by the PhD in AI, CEO and co-founder of the company, Dmytro Voronenko and his team of seasoned AI scientists.

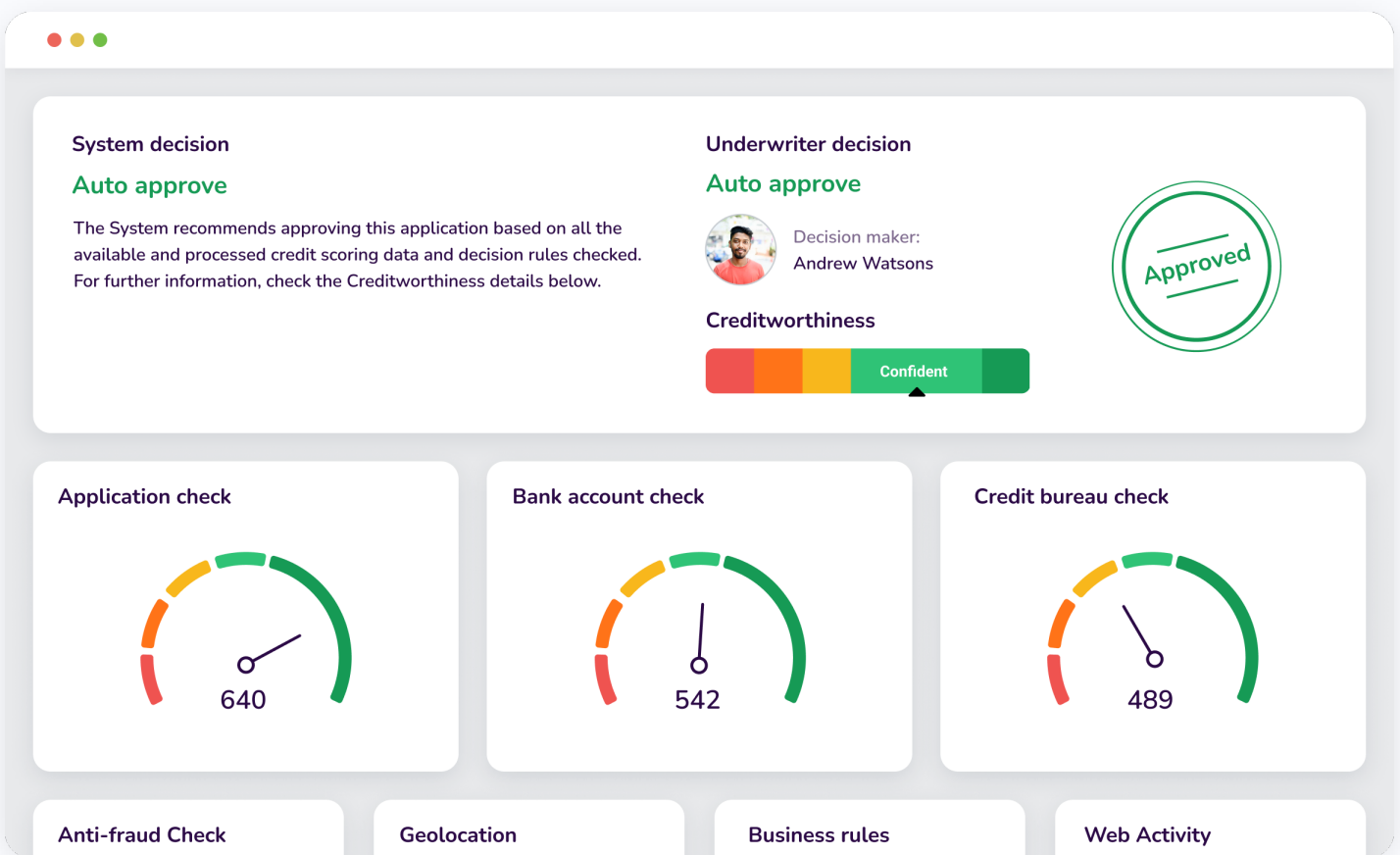




CREDIT SCORING AND DECISIONING

TurnKey Lender relies on proprietary self-learning capabilities for automated extrapolation of borrower profiles. Continuous improvement of the decision-making quality and speed is achieved through automated monitoring and retraining, which refines the model with each new loan processed. These approaches have been used in hundreds of lending businesses globally.

TurnKey Lender Decision Engine is equipped to analyze diverse data sets, from traditional credit scores and history to alternative data like financial statements and online behavior. Bank statement scoring and Psychometrics are some of the standout examples of AI-driven innovation in credit scoring.

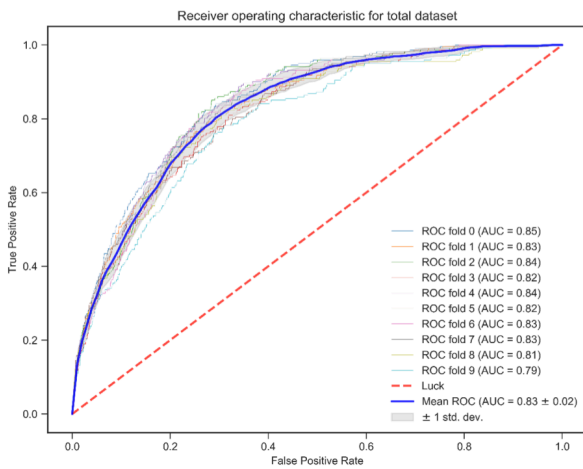




Bank statement scoring

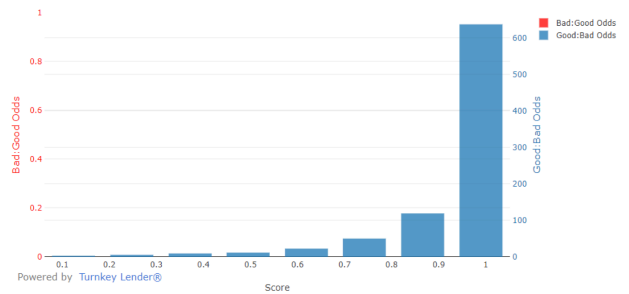
And while these are the businesses that come to us most often right now, this doesn't mean that other B2B verticals are less well-positioned for rapid growth. So the key for a commercial lender is to find your niche, craft the best offering you can on one or several of these items, depending on your small business customers' current needs.

ROC Curve & Gini Value



High classification quality: **Gini 0.653**

Risk Segments Chart



Psychometrics scoring

Psuchometrics is a stand-alone app that enhances the Turnkey Lender AI-powered Decision Engine with a psychological test developed by experienced psychologists, lending specialists, and in-house AI engineers. The test, combined with on the fly borrower evaluation, allows us to accurately evaluate loan risks and potential borrowers even without credit history or bank account data.



NEGOTIATIONS AND COMMUNICATION

This year's Generative AI upgrade introduced new loan origination and debt collection tools that benefit both lenders and borrowers. Built-in language processing models help negotiate loan terms and personalize the loan collection process.

A trainable native advice system offers borrowers optimal accessible credit products with minimal human intervention, improving service satisfaction yet reducing costs. This is the most useful for large-scale financial institutions and consumer finance providers where it leads to less carts' abandonment and increased customer lifetime value.

Compose with ChatGPT

Tone

Informal Respectful Neutral Insistant Blunt

Detailisation

Concise Normal Detailed

Make email urgent

Data points used

- Loan number (1)
- Due date (4/29/2023)
- Debt amount (\$183.79)

[Compose an email](#)

Unpaid loan instalment - please address

EMAIL: EMAIL SUBJECT:

Dear Jenny,

I hope this email finds you well. I am writing as a representative of Lending Made Simple to remind you of your outstanding loan amount of **\$1,105.45**. The due date of the loan was on **4/29/2023** and an amount of **\$183.79** remains unpaid.

We understand that unforeseen circumstances can hinder borrowers from paying their debts on time. Our aim is to assist in any way possible to help you fulfill your obligation. Please contact us as soon as possible to discuss possible payment arrangements.

We appreciate your cooperation in resolving this matter.

Sincerely,
Steven Abrams

[Add to e-mail editor](#)



LIVE LOAN COLLECTABILITY SCORING

Leveraging AI to streamline the collections process makes it more effective in TurnKey Lender by giving you the necessary warning signs earlier than a human can.

Every borrower has a personal collectability score based on all the data the platform knows about them so lenders can predict payment defaults before they occur, enabling preemptive action to mitigate risk.

The system's algorithms analyze borrower behavior, payment histories, and financial health indicators to prioritize collections efforts, focusing on high-risk cases and devising personalized collection strategies.

This not only enhances the efficiency of collections teams but also improves the borrower experience by offering tailored solutions for repayment. As a result, lenders witness a significant reduction in delinquencies and an increase in successful recovery rates.

Book an intro call to learn how TurnKey Lender can help grow your business today.

sales@turnkey-lender.com

