TurnKey Lender

YOUR LENDING TECHNOLOGY PARTNER

TurnKey Lender enables businesses in 50+ countries to offer credit to over 50 million borrowers. The company's key product is an AI-powered platform that easily handles automation of both B2B and B2C credit processes for embedded, alternative, and traditional lenders

A TEAM WITH A PURPOSE

Dmytro Voronenko, PhD
CEO & Co-founder

- **Top 25 Leaders in Lending by Canadian Lenders Association**
- **Top 10 Fintech Leaders by SG Fintech Awards**

Dmytro uses his PhD in artificial intelligence and decades of FinTech leadership experience to drive the global growth and performance of Turnkey Lender.

Elena Ionenko
COO & Co-founder

- **Top 25 Women Leaders in FinTech by FinTech Report Magazine**
- **Finovate 2020 Innovator of the Year Award**

Often named one of the top leaders in tech, Elena is a FinTech entrepreneur with over twenty years of business development, sales, and management experience.
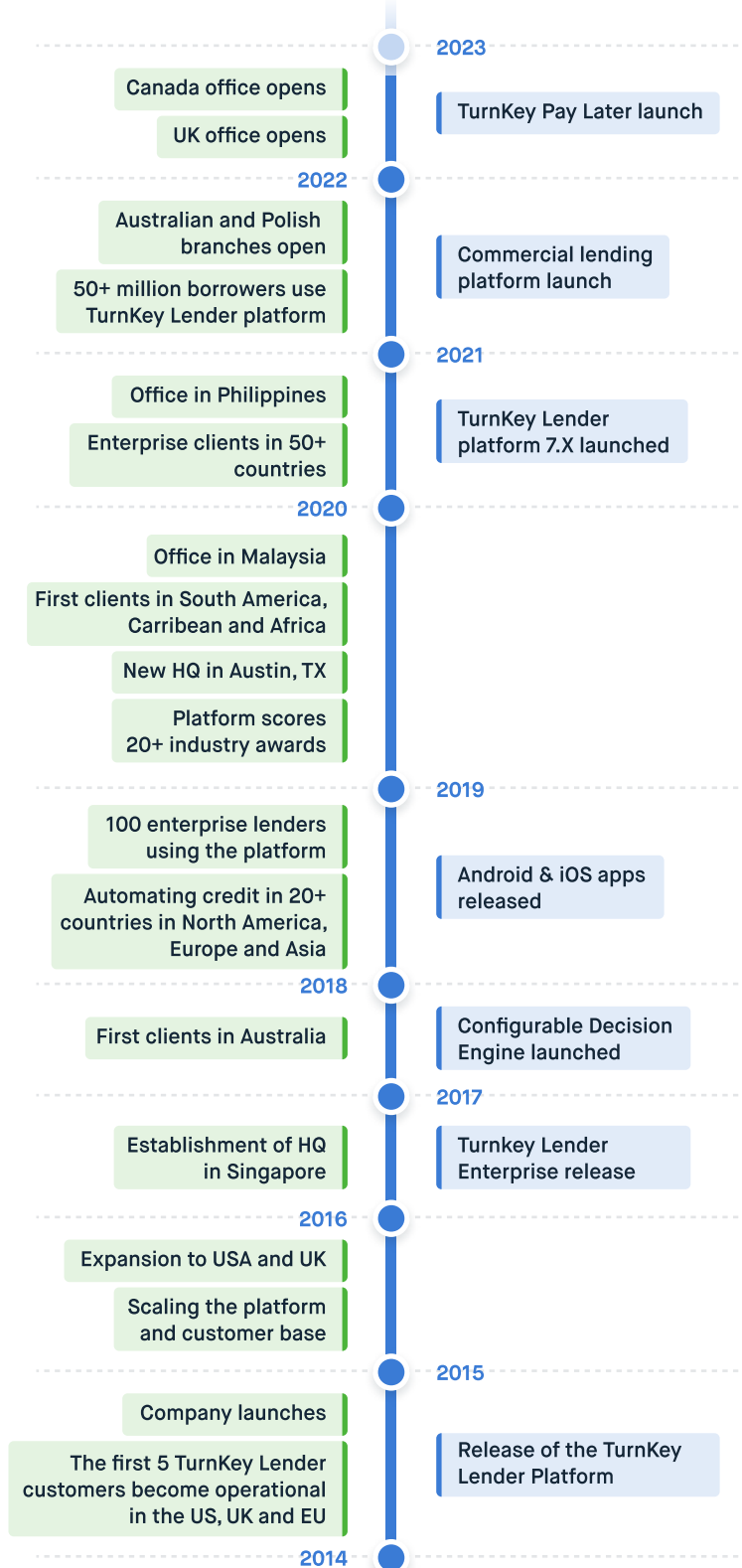
Christian Morales
Chairman of the Board

Held top management positions at Intel (Vice President of Sales & Marketing and General Manager for different regions). Former chairman at Minit (process mining, exited to Microsoft).
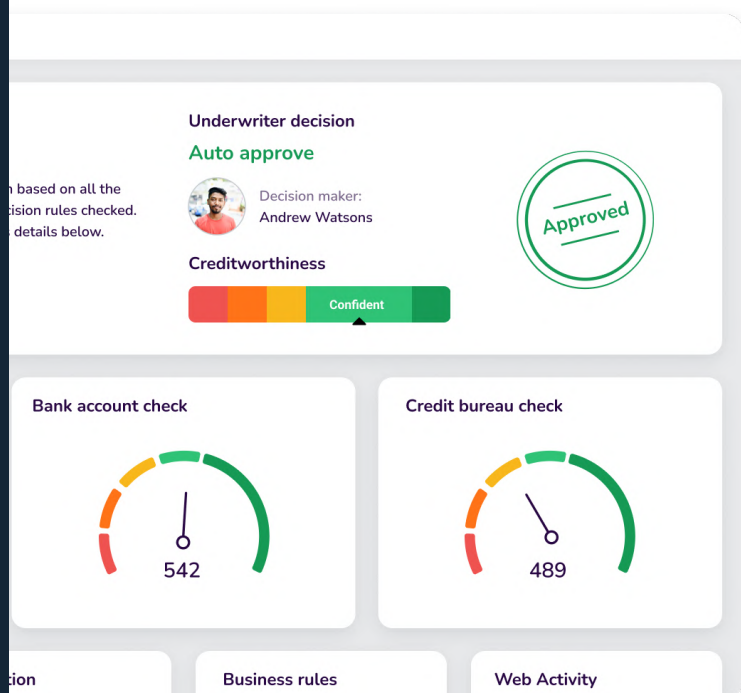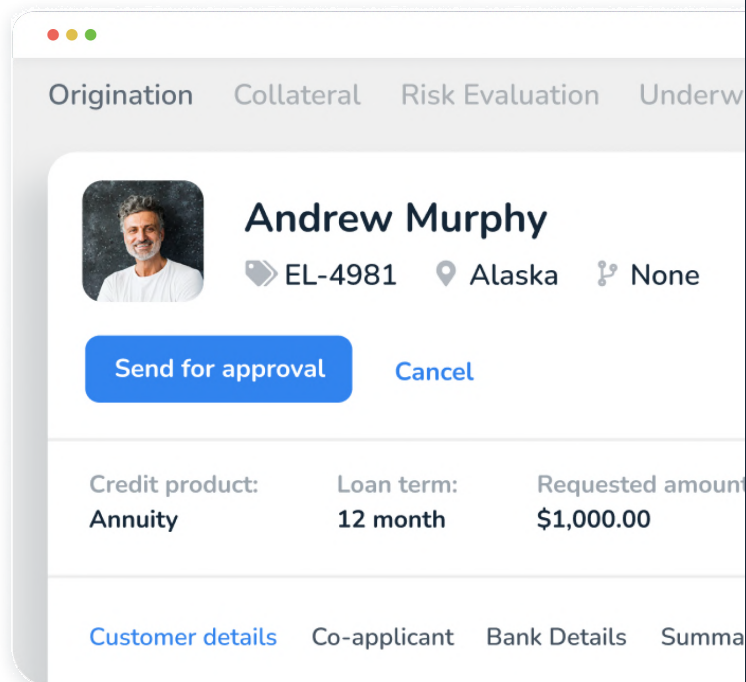
KEY INVESTORS

OTB

KFW DEG

Enterprise Singapore

vertex VENTURES

BUILDING THE FUTURE OF DIGITAL CREDIT

2023
- Canada office opens
- UK office opens
- TurnKey Pay Later launch

2022
- Australian and Polish branches open
- 50+ million borrowers use TurnKey Lender platform
- Commercial lending platform launch

2021
- Office in Philippines
- Enterprise clients in 50+ countries
- TurnKey Lender platform 7.X launched

2020
- Office in Malaysia
- First clients in South America, Carribean and Africa
- New HQ in Austin, TX
- Platform scores 20+ industry awards

2019
- 100 enterprise lenders using the platform
- Automating credit in 20+ countries in North America, Europe and Asia
- Android & iOS apps released

2018
- First clients in Australia
- Configurable Decision Engine launched

2017
- Establishment of HQ in Singapore
- Turnkey Lender Enterprise release

2016
- Expansion to USA and UK
- Scaling the platform and customer base

2015
- Company launches
- The first 5 TurnKey Lender customers become operational in the US, UK and EU
- Release of the TurnKey Lender Platform

2014

LENDING AUTOMATION AT A TURN OF A KEY

Meet TurnKey Lender, an AI-driven platform that automates every step of the lending process. Its goal is to lower the lending industry entry barrier. This allows any business to do lending and compete with large-scale creditors on a level playing field.

- Powerful functionality combined with the latest design best practices ensure single day onboarding for you and your team.
- From origination and underwriting to servicing, collection, and reporting – you can automate all aspects of credit just as well as its specific parts.
- The tailor-fit lending infrastructure seamlessly integrates into your operations and provides clients with a quick, fully digital credit checkout experience.

Origination   Collateral   Risk Evaluation   Underw

Andrew Murphy
EL-4981   Alaska   None

Send for approval   Cancel

Credit product: **Annuity**
Loan term: **12 month**
Requested amount $1,000.00

Customer details   Co-applicant   Bank Details   Summa

Underwriter decision
Auto approve

Decision maker: Andrew Watsons

Approved

Creditworthiness
Confident

based on all the sion rules checked. details below.

Bank account check
542

Credit bureau check
489

tion   **Business rules**   **Web Activity**

- AI-driven Decision Engine analyzes vast amounts of borrower data to come up with instant automated credit decisions.
- The platform is compliant with your local regulations and is regularly audited for the strictest cyber data security standards.
- Create and manage any number of credit products aimed at different target audiences, locations, and campaigns.
- Platform's connectivity with data and service providers ensures a one-stop lending experience.

Any business can offer highly automated, intuitive, and affordable credit to their clients in-house with the TurnKey Lender Platform.

CERTIFIED & COMPLIANT

SOC 2 Type I & Type II

ISO/IEC 27001:2013 and risk management

ISO/IEC 27002:2013 clauses and controls

GDPR 2016

NIST

OWASP

IMDA Singapore

PCI DSS

ACCORDING TO USERS

Capterra
★★★★⯨

Software Advice
★★★★★

G2 Crowd
★★★★★

GetApp
★★★★⯨

Start your own success story with TurnKey Lender today.

sales@turnkey-lender.com

TurnKey Lender