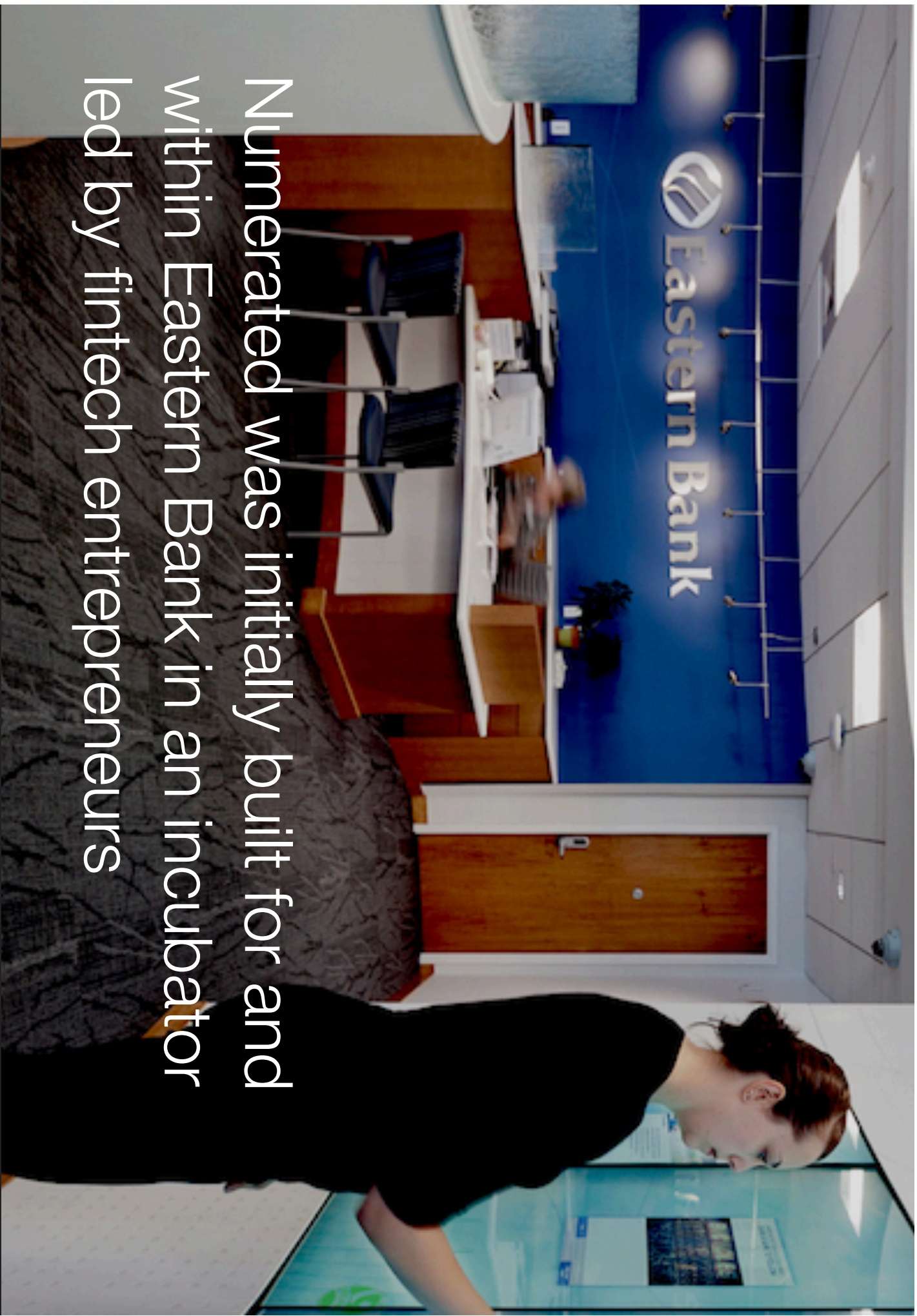




Real-Time Lending and Marketing Automation

Fall 2017



Numerated was initially built for and within Eastern Bank in an incubator led by fintech entrepreneurs



Goal

Develop technology to drive
profitable small business growth
for banks

Market dynamics



Large Market for Small Business Lending

30M US small businesses

75% seek loans <\$250K;

40% seek <\$50K

BUT...traditionally a low-margin business for banks



Increasing Options Available for Financing

Alternative lending,
peer-to-peer, multi-lender
marketplaces, etc.

BUT...small businesses prefer
local banks



Convenience Is King, Digital-First Is New Norm

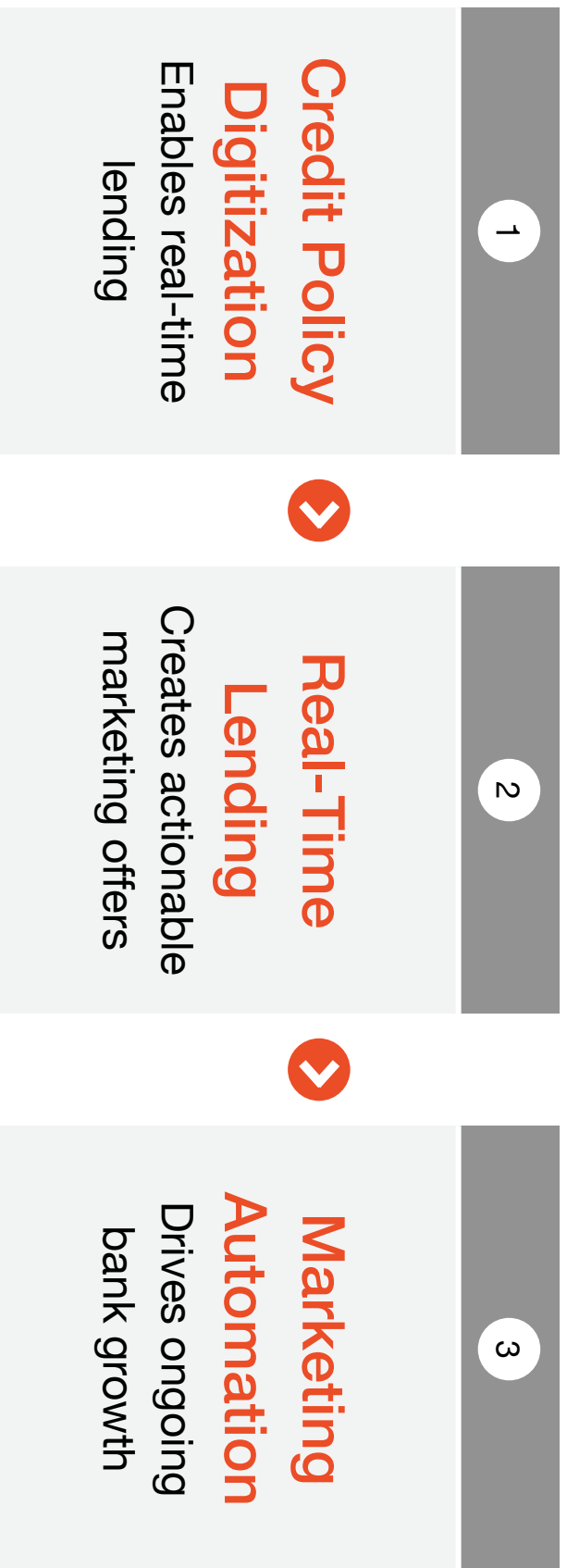
36% decline in branch
transactions in next 5 years

12X the traffic to BoFA's
mobile app vs. branches

BUT...no platform for
real-time, digital sales

Sources: Federal Reserve, Harvard Business School, Small Biz Labs, BIA/Kelsey, The Financial Brand

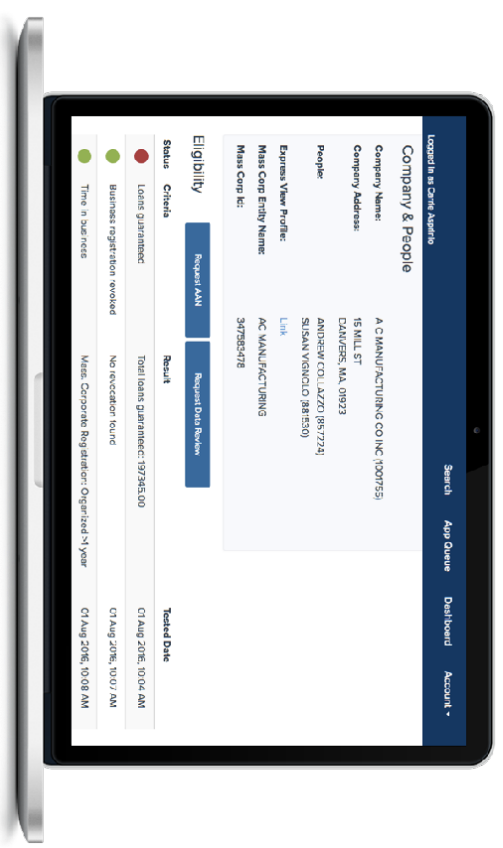
What do you need to succeed?



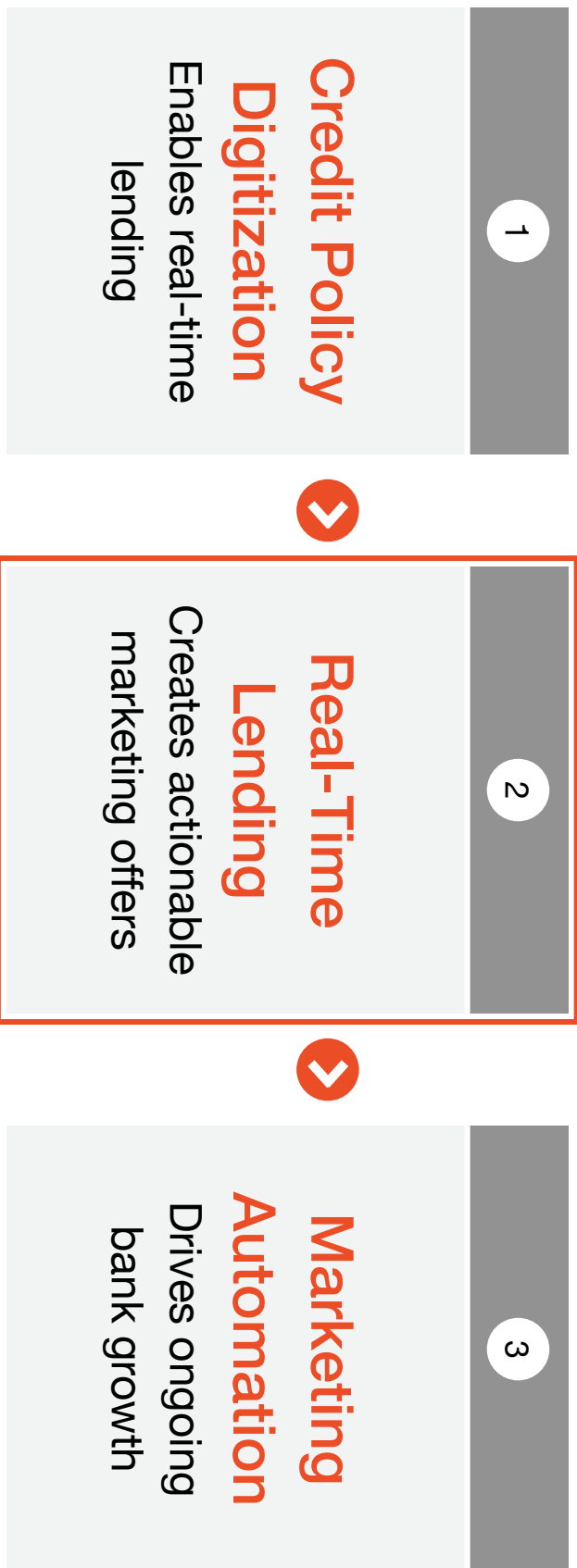
Automate credit policy execution without sacrificing oversight and rigor

Numerated allows credit officers to

- ✓ Digitize credit policy execution through automation and data
- ✓ Match the level of required underwriting to the size/type of loan
- ✓ Maximize the proportion of loans that can be decisioned in real-time
- ✓ Streamline underwriter work for applications routed to them



Real-time lending meets consumer expectations for convenience



The fastest way for businesses to borrow money in the US

**From application to account
funded in less than 5 minutes**

- ✓ Allows businesses to secure a loan anywhere, anytime
- ✓ Meets on-demand, digital-first expectations for convenience
- ✓ Attracts the next generation of business owners

Express

Need help? Call us at 1-800-253-1460

COMPANY AND PERSONAL INFO

1 Confirm Your Business Information

ABC MANUFACTURING, INC.
1214 COMMERCE ST., SUITE 252
SALEM, MA 01975
(508) 555-1400
[EDIT INFO](#)

Annual Sales

\$

2 Fill Out Loan Request Info

How much are you requesting?

\$ 10,000 - 100,000

Where would you like your loan deposited to?

BUSINESS CHECKING - 67****9494

3 Confirm Your Personal Information

JAMES AYACOMMON
19 LAKEVIEW BLVD
TOMORROW, IL 60750
jpsack-p300@gmail.com
[EDIT INFO](#)

Social Security Number

Are you the sole owner of this business?

☐ Yes ☒ No

What percentage of the company do you own?

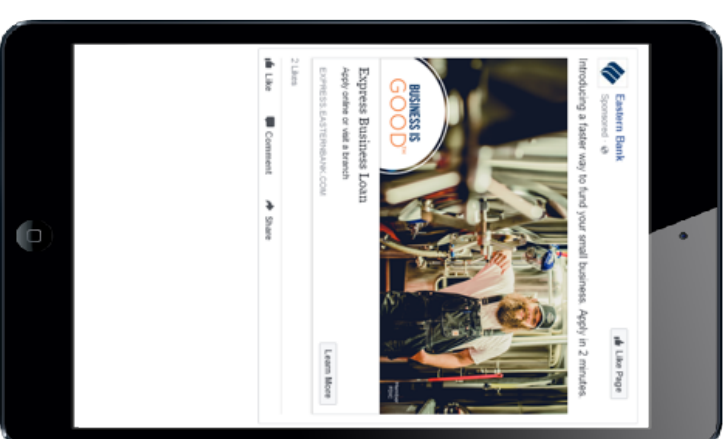
50

%

☐ I certify that I am the previously mentioned owner and I agree with the Agreement of Borrower and authorize Eastern Bank to obtain and review my personal credit report.

Apply

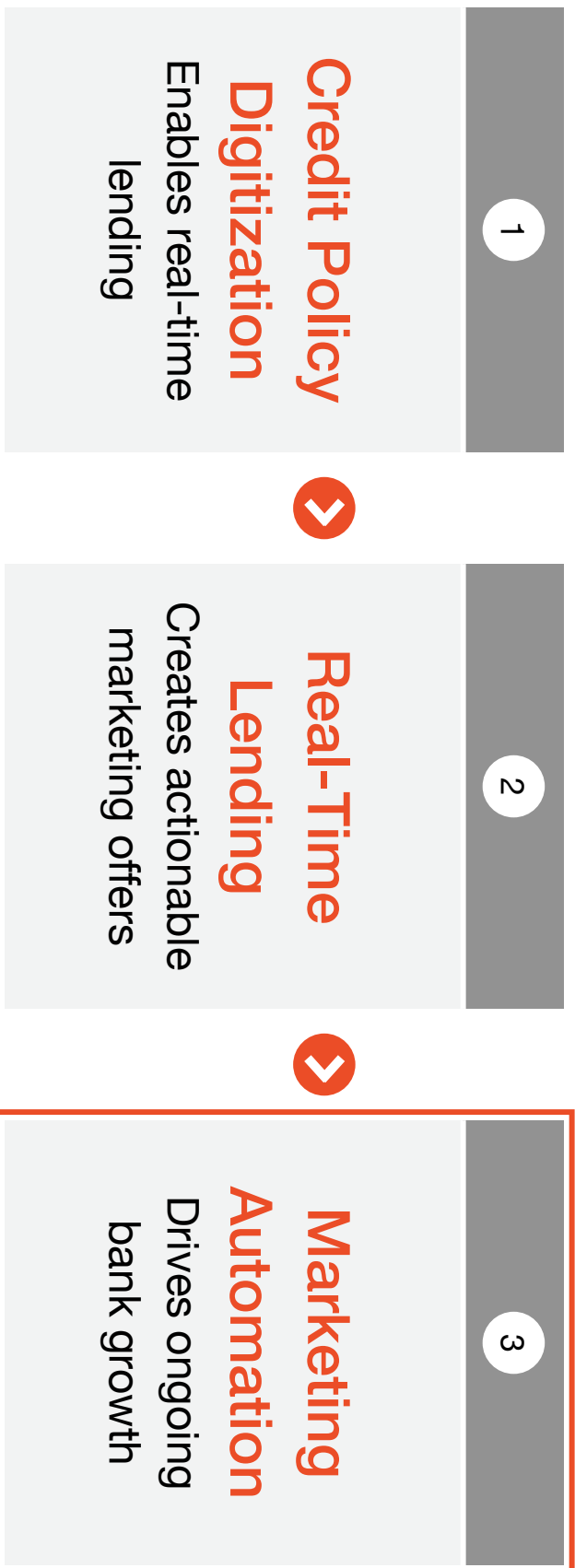
Actionable marketing offers allow you to open up new sales channels



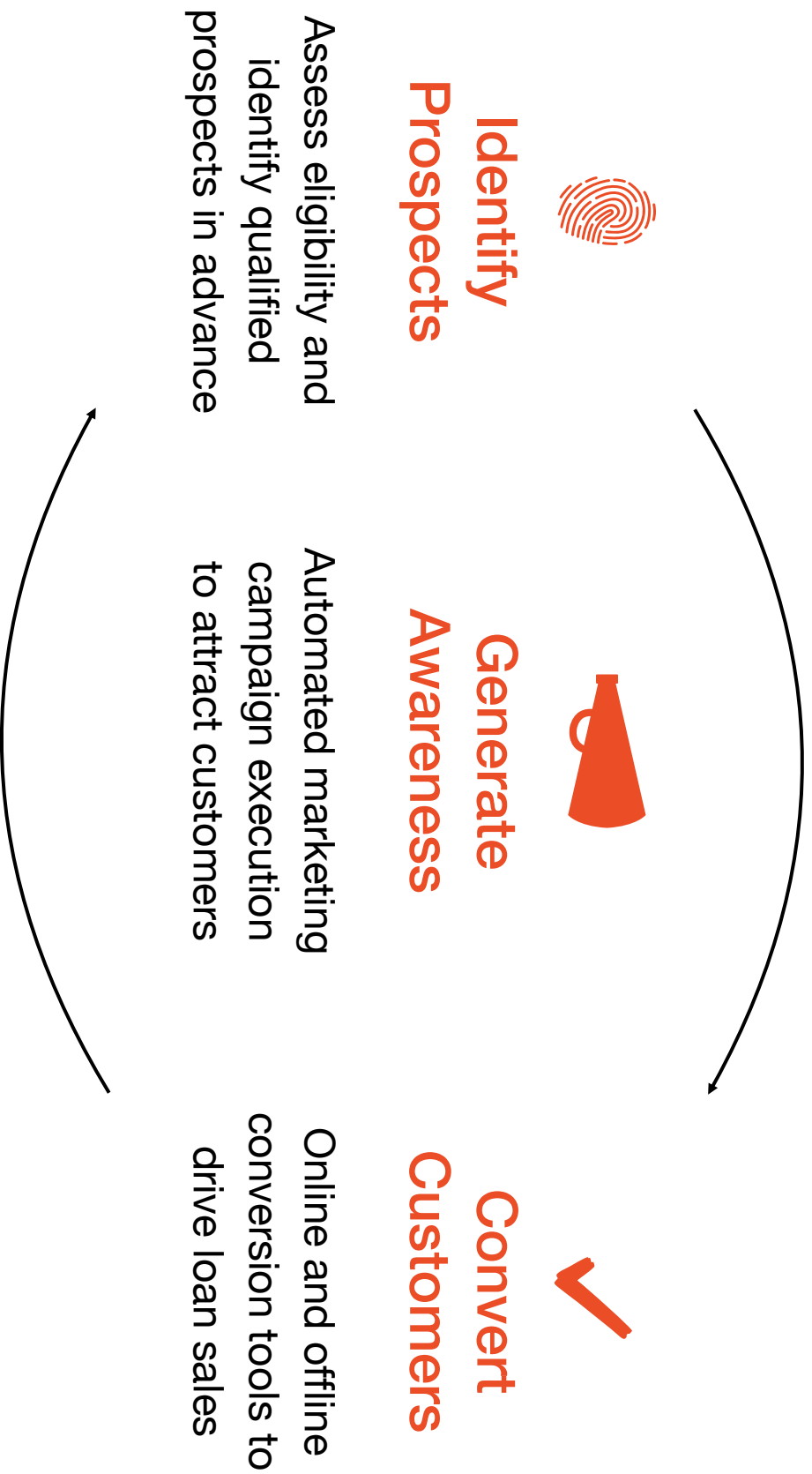
“Instant decision up to \$100k”

“Apply in 2 minutes”

Customer experience alone is not enough to drive bank growth



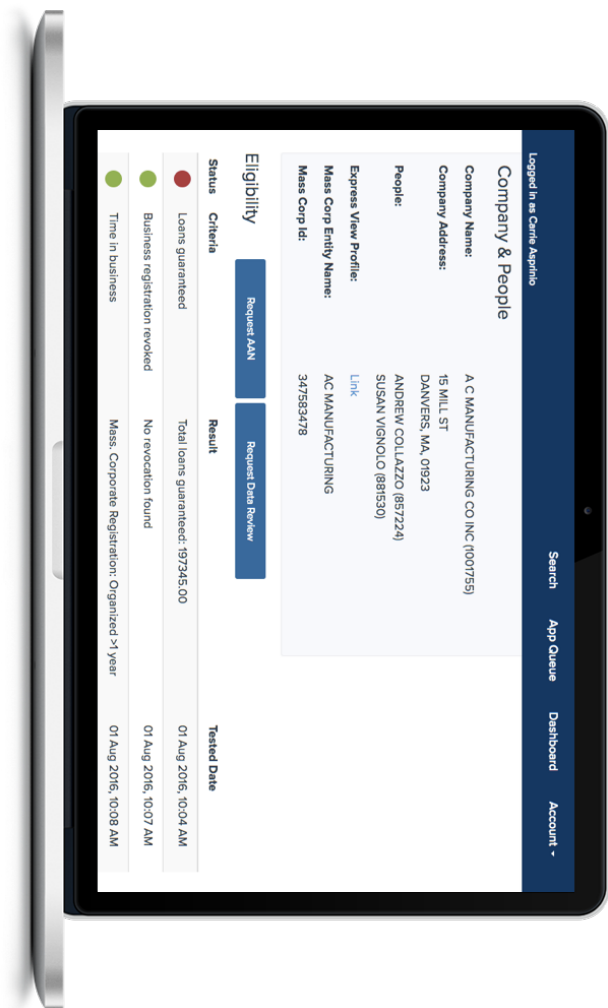
Marketing automation drives ongoing customer acquisition



System knows what businesses are eligible for loans

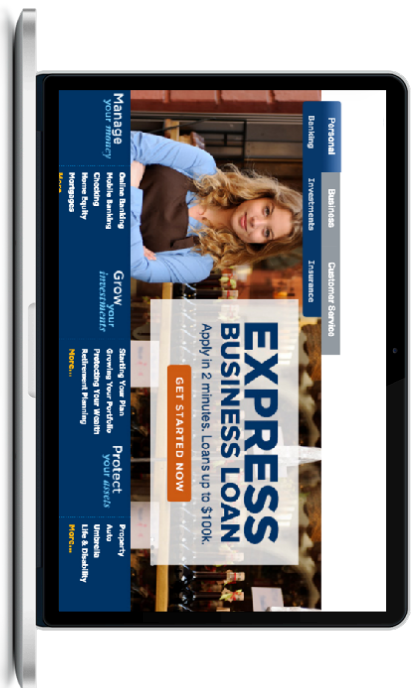
Increases marketing ROI

- ✓ Eligibility known for each piece of credit policy
- ✓ Current and prospective customer assessed
- ✓ Marketing can target all eligibles or specific company types



Drive online loan sales and empower bankers in the field

Online Conversion

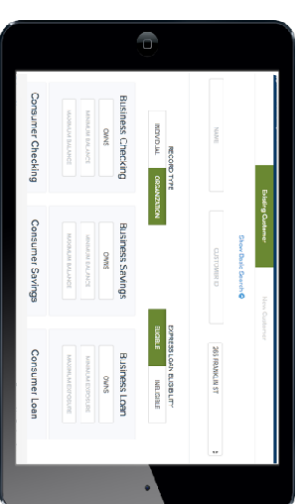


Homepage banners

Personalized landing pages

Short application

Offline Conversion



Marketing generates inbound calls

Fast application enables phone sales

iPad app enables field sales

Banker tools

Product development based on customer development and demand

Expand Small Business Capabilities

Products

Larger C&I Loans (\$100K-1MM)

Commercial Real Estate

Tools to Expedite Underwriting

Additional Languages

Extend Platform to Consumer Loans

Products

Home Equity Lines of Credit

Personal Loans

Automotive Loans

Real-Time Lending and Marketing Automation

Driving profitable growth for banks

