



Traditional Loan Processing is Costing You Valuable Time and Financial Resources

Have you run the numbers? We have.

In the lending space, financial institutions struggle to deliver loans quickly, conveniently and profitably, often finding themselves paralyzed in status quo methods of manual, inefficient loan processing.

Did you know that processing just ONE loan manually can cost up to \$5,000 and as much as 100 hours¹? There's little chance to achieve loan profitability using outdated manual methods and exorbitant resources.

Enter Akouba's cloud-based SaaS platform, designed and built to streamline loan processing time, increase profits and vastly improve the loan experience for both borrowers and financial institutions.

Digital Platform for Small-Business and Commercial Loans

Akouba's small business loan origination platform is endorsed by the ABA.

www.aba.com/akouba



Akouba by the Numbers*

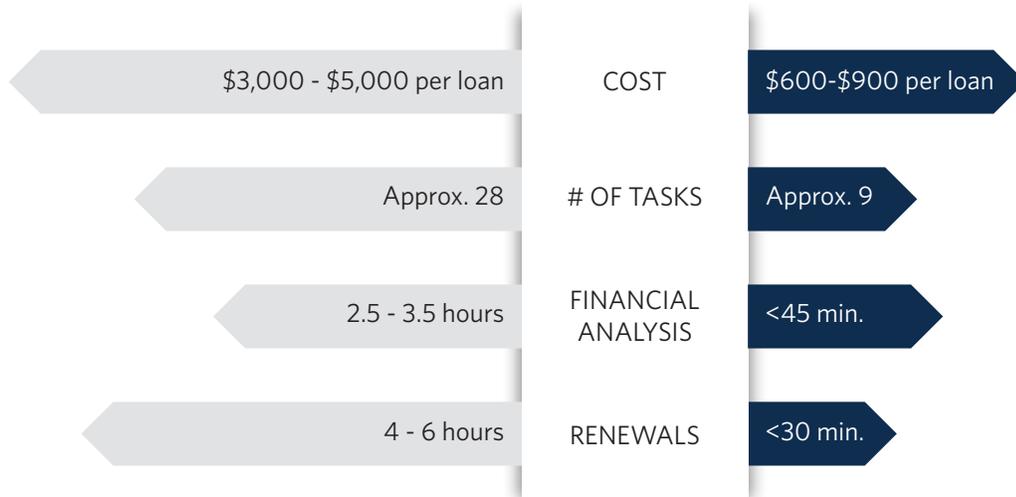
Traditional/Manual Process



Digital/Akouba Process



VS.



*Applicable to commercial loan amounts of <\$500k

¹ Raddon and PayNet, "Gimme Credit: Faster, Simpler, Safer Credit for Main Street America," 2018.

Leverage all the benefits of digital lending: speed, efficiency and lower cost!

Contact us today for a product overview!
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Digital Platform for Small-Business and Commercial Loans

Key Features

PayNet Credit History Reports

The PayNet Credit History Report (CHR) and PayNet MasterScore® v2 - available in the Akouba platform - provide more robust small-business credit data while reducing costs and increasing efficiency.

Loan Status Tracking

Akouba's platform gives visibility to the stages that have been completed at each step of the process, helping to facilitate cross-departmental communication and accelerate the loan's processing time.

Pipeline View & Lead Generation

You'll have the analytics and the ability to track how many people are viewing, starting, and completing your application so you can do a better job forecasting the week ahead.

Booking*

You'll have the ability to import loan files directly into your core to book and fund the loans. Akouba also integrates with several third-party systems to automate booking and funding the loan.

Risk Rating & Financial Analysis

Akouba's platform collects and aggregates all of the data your financial institution needs to decision a loan, then compares that data to your unique credit policy and risk rating metrics.

Renewals and Reviews*

For your existing portfolio, Akouba can automate the collection of data, send communications to borrowers, and provide a dashboard view of your annual renewals or interim reviews, reducing time and cost by as much as 50%.

Automated Document Management

All documents live in one central location and can easily be referenced by any calculations made by the platform or your analysts. Documents can be requested and uploaded through our portal.

Omnichannel Application & Borrower Portal

We've optimized the experience and rich features to provide the best, simplest, and most secure portal for your borrowers to easily input all of the data you need to make a lending decision.

Data-Driven Marketing & Targeting

By analyzing your accounts, Velocity can identify prospects in need of credit and likely to borrow from your FI, or those account holders obtaining credit outside of your FI.

Automated Financial Analysis & Spreading

Cloud-based software solution eliminates the need to manually spread deals. Your lending cycle becomes more productive, determining applicant qualification in seconds.

4506T Tax Transcript Automation

Akouba's platform uses the 4506T form in our application to dynamically pull tax return data that is secure, accurate, and quickly collected.

Transfer Data to LaserPro

Truly automated end-to-end functionality needs to include a digital process for the closing phase of the lending process. All the information in the Akouba platform can be transferred to LaserPro with one click.

*Feature Coming Soon

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