

AKIBA DIGITAL

17 November 2022

MFSA DIGITAL EXPO

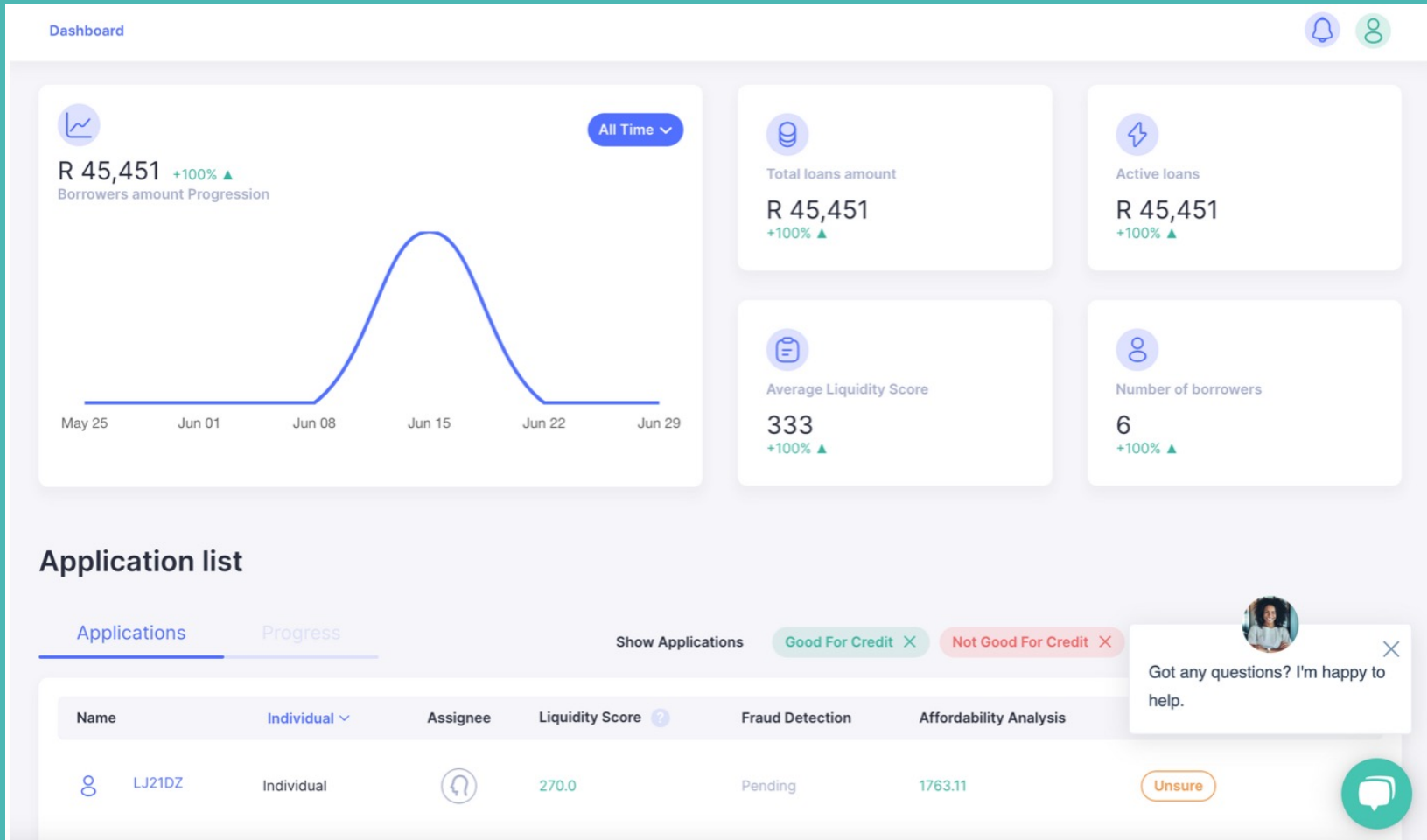
Introduction

Alternative credit scoring that allows you to disburse more credit, faster.

- Make lending decisions faster**
Our automated scoring makes it easier for credit providers to make quicker lending decisions.
- Reduce 'bad' debt**
Our robust scoring reduces default risk, especially with thin-credit SMEs and individuals.
- Remove human error**
Our OCR technology extracts bank statement data, analyses, and evaluates creditworthiness... Full automation, within minutes.
- Find a trustee**
100+ lenders already love our product. Become the next one to enjoy!

- We're a fintech that provides financial intelligence solutions and APIs. Our vision is to unlock financial opportunities for consumers, businesses and society using alternative data.
- We enable lenders, banks, fintech's and retailers to quickly extend credit, BNPL, cash advances using our lending-as-a-service.
- Our alternative datasets provide inclusive scores that allow lenders to score people and small businesses that cannot be reached by traditional credit bureaus.
- We help customers reduce lending turnaround time using technology/bots which extracts bank statement data, analyses, and evaluates creditworthiness...Full automation, within minutes.

Web-Based Lending SaaS Platform



Web-Based Lending SaaS Platform

- ▶ Our all-in-one Lenders' Loan Origination Tool is a single platform to:
 - ▶ assess new applications
 - ▶ make lending decisions
 - ▶ and monitor performance
- ▶ This includes an origination dashboard that shows lenders new applications from their customized loan application process captured through an embeddable widget.
- ▶ The no-code widget can be easily plugged into a lenders' website through which borrowers can be biometrically verified, as well as send their loan application documents .

Our Plug-n-Play APIs



The image shows two parts of a financial application. On the left is a 'Dashboard' with a sidebar menu containing 'Dashboard', 'User management', 'Loan Import', 'Widget', and 'Profile'. The main dashboard area includes a 'Borrowers Amount Progression' line chart showing a fluctuating trend from Jan to Nov, with a value of 145 and an 8% increase. It also displays 'Total Loans Amount' as R1,375,250 (12% increase) and 'Average Risk Score' as 1.37 (11% increase). Below this is an 'Application List' table with columns for Name, Type, Assignee, Risk, Anti-Fraud, Verification, Biometrics, and Predictions. The table lists four applications for 'Alphabet Inc. Ltd. NGO', all with a risk score of 1.1 and 'Passed' status for all verification steps. On the right is a 'Loan Application' form with the headline 'Let's Help You Unlock Some Financial Freedom' and the text 'Submit once and your application will be shared with all our lending partners'. It features an 'Enter Loan Amount' input field, buttons for 'Individual' and 'Business' application types, a 'NEXT' button, and a 'GET FUNDED' button. A footer note says 'Track your application easily on Insyts'.

OCR

- Conversion from PDF to excel.
- Allows for an easy analysis.
- Information can be populated from an image/PDF.

Affordability

- Calculation of how much someone can afford to pay.
- Calculations are drawn from bank statements.
- Shows the installment one can afford based on the insights drawn from their financial well-being.

Risk-Scoring

- We can draw analysis from bank statements with our own technology.
- Based on 3–6-months bank statements.

Widget

- A chatbot that asks questions based on the information required by our lenders.
- Can sit anywhere on a website.

Bio-Metric Verification

- Verifies the identity of an individual (e.g., being asked to take a picture of yourself).
- ID verification.

*An **API** integration is the connection between two or more applications, via their **APIs**, that lets those systems exchange data.



Our Pricing Packages



AK

Free Trial

FREE

10 FREE credits

Take our product for a free test drive

- ✓ Process up to 10 loan applications
- ✓ Access for up to 2 agents
- ✓ 9/5 online support

TRY FOR FREE

AK

Starter

R 4899/m

Get 128 credits

Ready to start approving loans faster?

- ✓ Process up to 128 loan applications
- ✓ Access for up to 5 agents
- ✓ Bank Statement Fraud Detection
- ✓ Borrower Risk Assessment
- ✓ 9/5 online support

TRY FOR FREE

AK

Most Popular

Growth

R 9899/m

Get 272 credits

Looking to increase the number of your loan offers? Try out our Growth plan.

- ✓ Process up to 272 loan applications
- ✓ Access for up to 10 agents
- ✓ Bank Statement Fraud Detection
- ✓ Borrower Risk Assessment
- ✓ Akiba's Alternative Credit Score
- ✓ 24/7 online support

TRY FOR FREE

AK

Enterprise

Custom

Get in touch for a custom quote

Set the foundation with all your team needs with secure data integrations

- ✓ For lenders processing over 1000 loan applications p/m
- ✓ Unlimited access for your agents
- ✓ Everything in Growth Package +
- ✓ On-demand and on-site support

CONTACT SALES

We use standard tiered-pricing packages for both the Lending SaaS and our APIs.

Our Additional Value-Adds



- ▶ Credit bureaus reports

- ▶ TransUnion
- ▶ Experian
- ▶ XDS
- ▶ TPN

- ▶ Integration with various accounting software

- ▶ XERO
- ▶ Sage Accounting



Some of our clients and partners

Non-bank Clients



Banking Clients



Enterprise Partners



Work with Us!



Offer credit to under-served customers with our embedded lending platform.

WHERE IT ALL HAPPENS

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Contact us!

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