

---

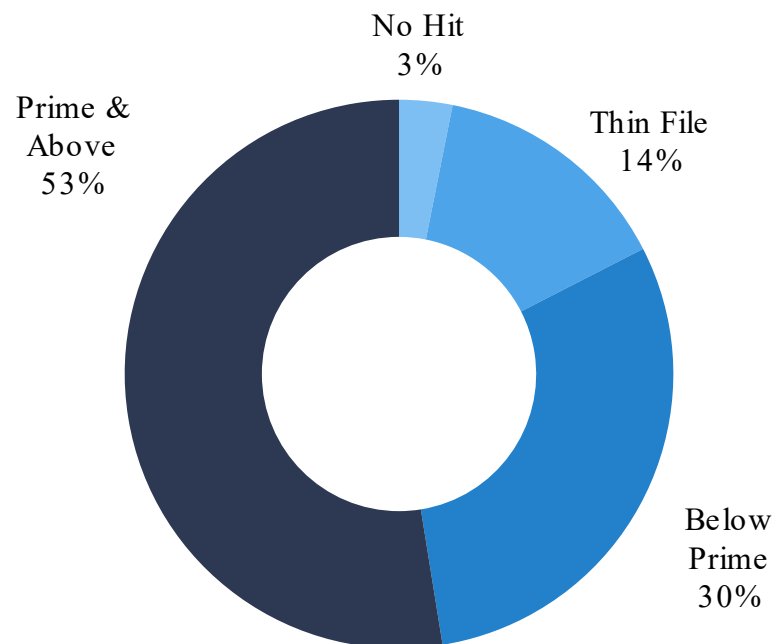
## Edge Sales Update – Lendly Solutions

- **Edge Connect**
  - Offering a price match to Plaid for Lendly use cases
  - Network effect leads to 94-96% coverage
  - Latency is around 4.7 seconds on average for over 180 days of data
- **Edge Enrich**
  - Automate Income Detection (for affordability)
  - Use key features (Behavior and Risk flags) to limit defaults
  - Score could be used for non-scored, qualified applicants

Why we're here

# Cash flow underwriting reveals a more complete financial picture

Nearly half the U.S. is unserved or underserved by traditional risk methods



Source: TransUnion, CFPB, U.S. Census Bureau

Banking activity enables better insight into these consumers' creditworthiness

