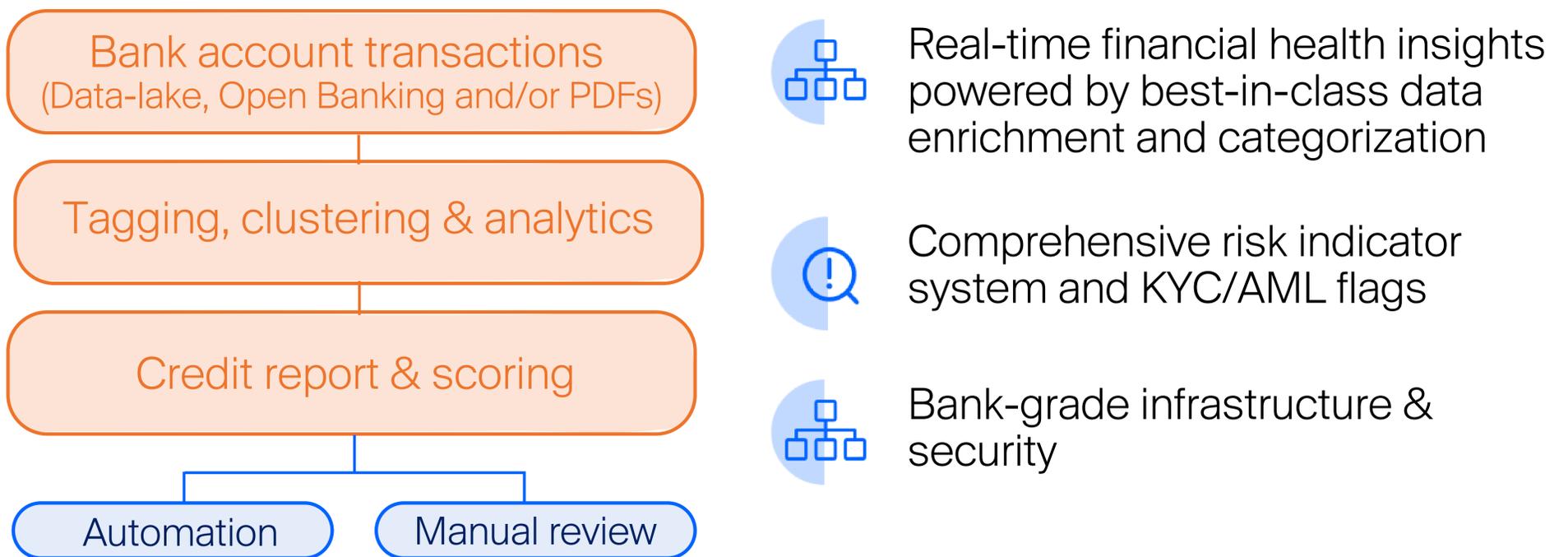


Power smarter credit decisions

Prestotech enables lenders to instantly convert raw current account transactions of both consumers and businesses into actionable insights. Augment credit models and stay ahead of regulations.

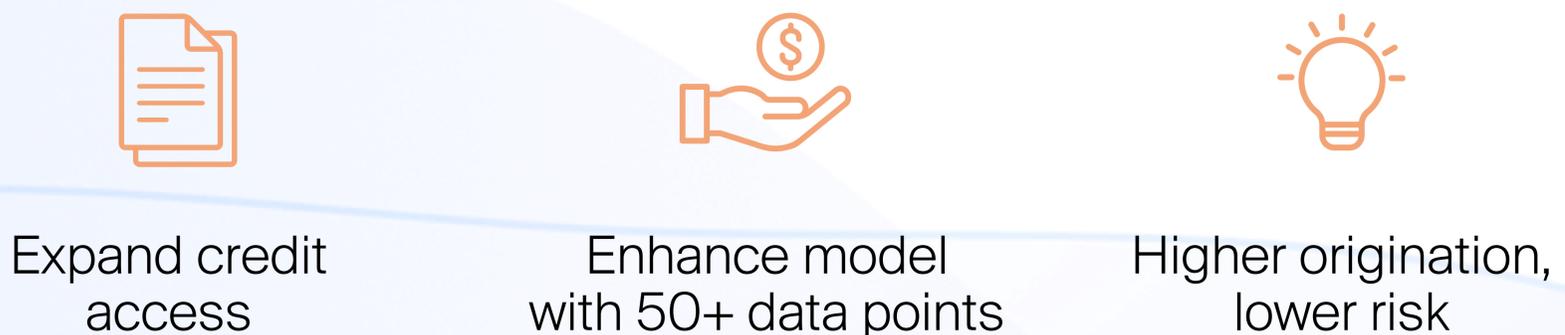
HOW IT WORKS



FLEXIBLE ENTERPRISE INTEGRATION

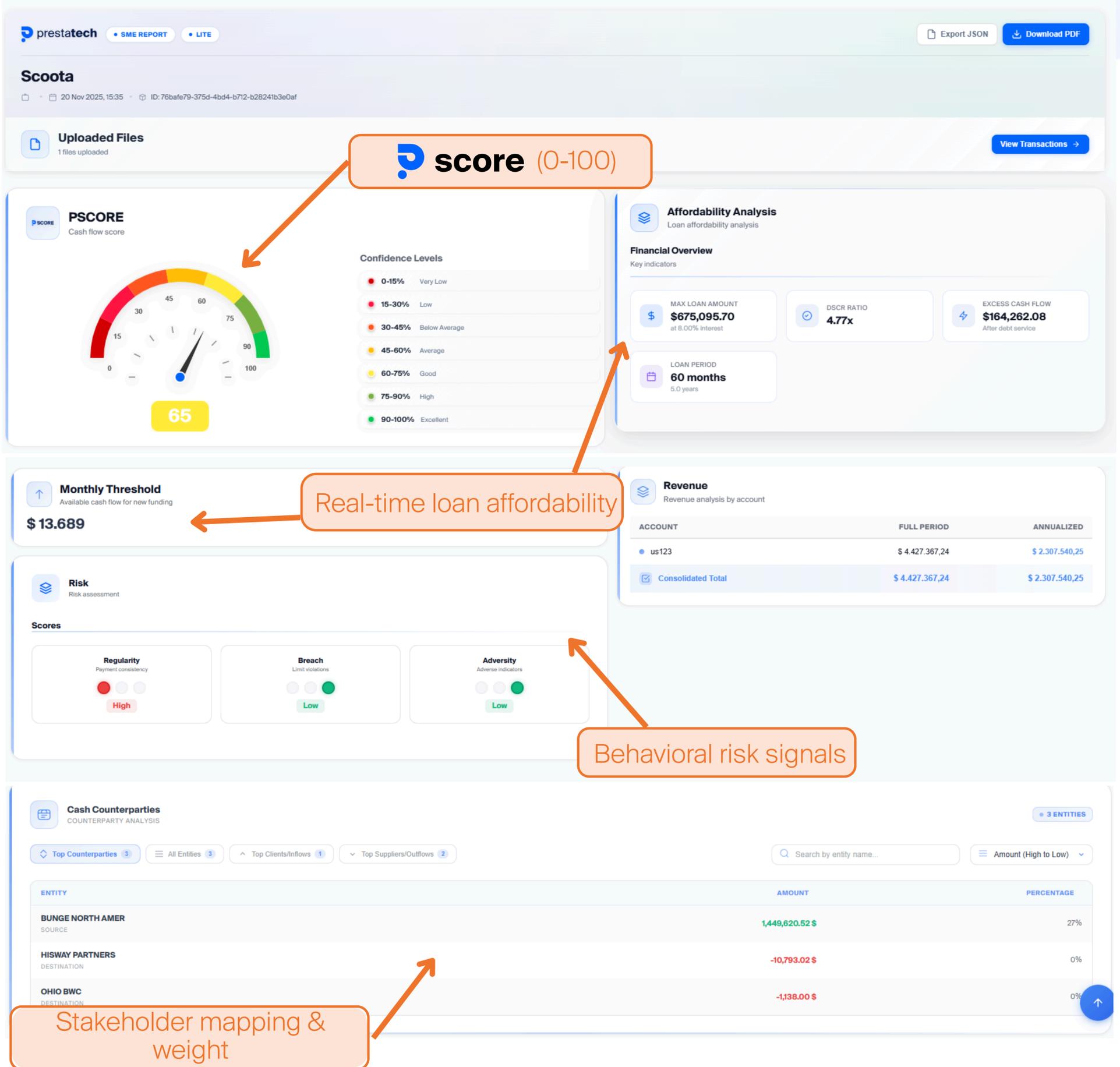


BENEFITS FOR BANKS



Discover lend

Our cash flow based credit report
(all rules & variables can be personalized)



The screenshot displays a credit report for 'Scoota' with the following sections and annotations:

- score (0-100)**: A gauge showing a score of 65. A legend for Confidence Levels is provided:
 - 0-15% Very Low
 - 15-30% Low
 - 30-45% Below Average
 - 45-60% Average
 - 60-75% Good
 - 75-90% High
 - 90-100% Excellent
- Monthly Threshold**: Available cash flow for new funding is \$13,689. An annotation 'Real-time loan affordability' points to this section.
- Affordability Analysis**: Key indicators include:
 - MAX LOAN AMOUNT: \$675,095.70 at 8.00% interest
 - DSCR RATIO: 4.77x
 - EXCESS CASH FLOW: \$164,262.08 After debt service
 - LOAN PERIOD: 60 months (5.0 years)
- Revenue**: Revenue analysis by account table:

ACCOUNT	FULL PERIOD	ANNUALIZED
us123	\$ 4,427,367.24	\$ 2,307,540.25
Consolidated Total	\$ 4,427,367.24	\$ 2,307,540.25
- Risk**: Risk assessment scores:
 - Regularity (Payment consistency): High
 - Breach (Limit violations): Low
 - Adversity (Adverse indicators): Low
 An annotation 'Behavioral risk signals' points to these scores.
- Cash Counterparties**: COUNTERPARTY ANALYSIS table:

ENTITY	AMOUNT	PERCENTAGE
BUNGE NORTH AMER (SOURCE)	1,449,620.52 \$	27%
HISWAY PARTNERS (DESTINATION)	-10,793.02 \$	0%
OHIO BWC (DESTINATION)	-1,138.00 \$	0%

 An annotation 'Stakeholder mapping & weight' points to this table.

Other pages: annualized & consolidated cash flow from all bank accounts, cash flow & daily closing balance forecasts, payment behavior, anomaly transactions