

# CogniFrame

for Lenders

## Do you offer credit terms to your business customers?

### Get the CogniFrame Advantage!

The machine learning based alternative to traditional credit decisioning.

#### Adaptive Learning ■ Dynamic Rating ■ Easy to Use ■ Analytics

Embrace the power of adaptive learning and dynamic ratings. Traditional credit models are algorithm based and largely static. They do not benefit from adaptive learning; the ability to constantly learn from every decision made and every repayment received. Credit rating solutions provide standard personal or business credit scores based on aggregate data. CogniFrame uses an alternative method that combines adaptive learning with personal and business application data into one simple easy to use model that helps you make instant decisions on credit requests from new clients who request credit terms. Our rating models are dynamic and client ratings are constantly updated as repayment information is received.

Our experience is your advantage and reduces your risk while helping you growing your business. So whatever the timeline of the credit terms you offer are, we can help you make informed decisions. Your customers complete the credit request application online and we provide you with access to our portal to view the applications and to generate ratings.

Our proprietary platform sits on top of and Microsoft Azure in the cloud.

- Easy to sign up and use
- Transactional pricing
- No set up fee
- Up to 5 users
- Latest technology
- Easy to use
- Data back ups
- 24/7 availability

**Interested in knowing more?**  
Go to:  
<http://www.cogniframe.com/lenders>  
Or Call:  
**888 416 4994**

With dynamic ratings, you can risk rank your credit portfolio and better manage delinquency and reduce risk of charge offs.

The solution is available to you free for the first 30 days and there are no set up fees. After 30 days, you buy credits using a credit card and purchase more credits once your use existing credits on your account. Each credit decision using our platform is just \$1.

No long term contracts, nothing to set up, just register, login and you are ready to go!!!

A screenshot of the 'Credit Requests' table in the CogniFrame interface. The table has columns for 'APP Pairs', 'Calculate', 'Reference ID', 'Date Added', 'Customer Name', 'Credit Amount', 'Risk', 'Rating', 'Secondary Credit', and 'Secondary'. It displays several rows of loan applications with their respective details and risk ratings. A search bar and pagination controls are also visible.

APP Pairs	Calculate	Reference ID	Date Added	Customer Name	Credit Amount	Risk	Rating	Secondary Credit	Secondary
		74020171270201	03 Apr 2017	Jean Paul	\$1000	75.00%	Red	N/A	N/A
		73120171020000	31 Mar 2017	Marie Christian	\$1000	66.27%	Yellow	\$1000	41.27%
		731201710271000	31 Mar 2017	Chris Pat	\$1000	66.27%	Green	N/A	N/A
		73120171020000	31 Mar 2017	Jane Water	\$1000	--	--	--	--
		73120171018000	31 Mar 2017	Susan Lee	\$1000	--	--	--	--
		73120171014000	31 Mar 2017	David Wilson	\$1000	67.56%	Yellow	N/A	N/A
		73120171001000	31 Mar 2017	John Doe	\$1000	--	--	--	--