Mbanq.

COMET

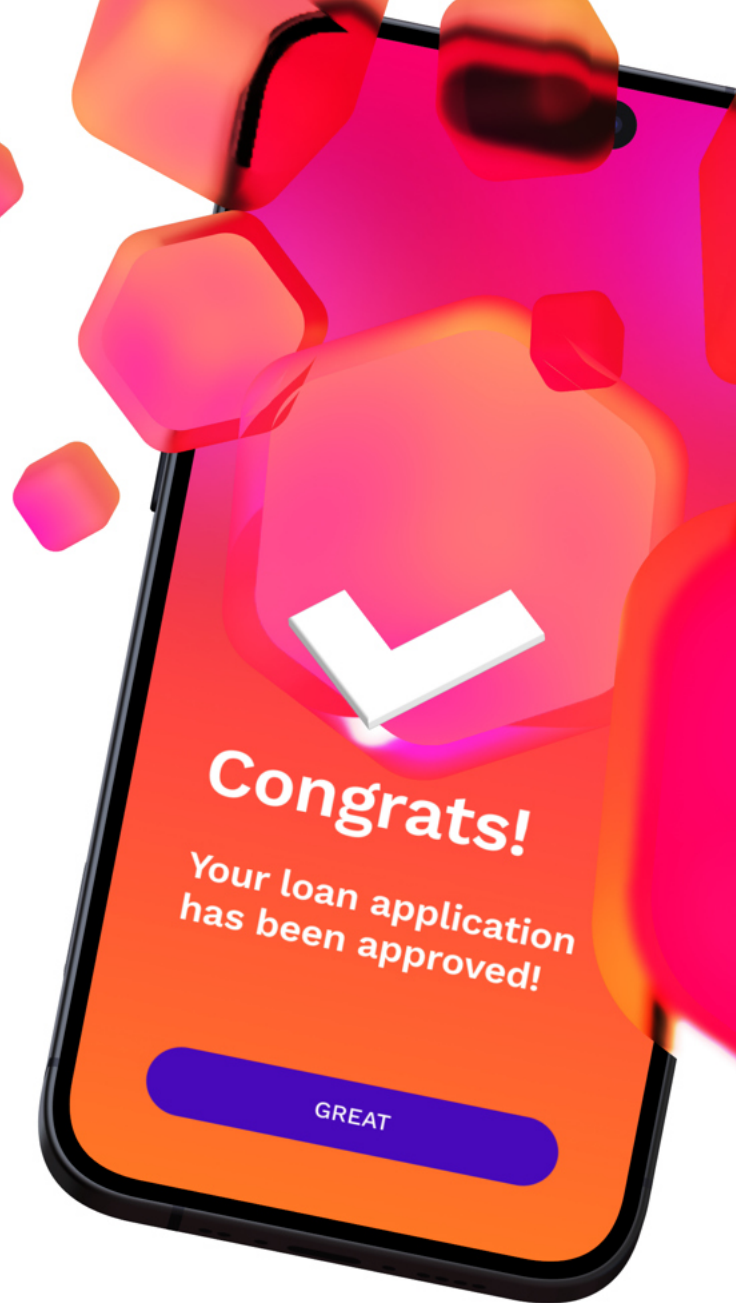## THE AI-POWERED END-TO-END DIGITAL LENDING PLATFORM

Smarter Lending → **Better Results**

Mbanq Comet is an advanced loan origination platform, purpose-built to accelerate and optimize the lending process for financial institutions across the USA. Mbanq Comet is designed to operate seamlessly on any type of banking core. It is easy to implement to fast-track your path to smarter lending.

Built for financial institutions to leap ahead, Mbanq Comet combines AI-driven credit decisioning, advanced digital onboarding for loan origination, and flexible loan disbursement options. Everything is streamlined on one platform to make lending faster, smarter, and more efficient, with cutting-edge digital and AI capabilities.

KEY FEATURES

"**Mbanq Comet enables financial institutions to process loan applications in seconds, not weeks. It delivers highly accurate results and significantly reduces risk**"

Lars Rottweiler
CTO, Mbanq

AI-Powered KYC

Integrated AI tools streamline the Know Your Customer (KYC) process, reduce compliance costs and ensure security and regulatory compliance.

Digital Onboarding

Mbanq Comet provides a seamless, fully digital onboarding experience for loan origination, making it easier for customers and efficient for lenders - even if the bank's core systems are traditional.

Customizable Workflows

Beyond simplicity. A no-code builder lets lenders quickly design and modify their loan origination process to adapt to changing business needs.

Advanced Credit Decisioning

A new paradigm that uses AI-driven credit scoring and adaptive models. Mbanq Comet refines decision-making to ensure more accurate, data-driven loan approvals.

AI-Enhanced Document Management

Advanced AI tools capture and verify financial documents with precision to vastly improve efficiency.

Offer Pricing Engine

Mbanq Comet's AI-powered pricing engine instantly calculates competitive, compliant loan offers, enhancing both profitability and market appeal.

Real-Time Notifications

Configurable in-app, SMS, and email alerts keep everyone in the loop with up-to-date communication across the entire loan process.

Unified Dashboard &Business Intelligence

Provides a 360-degree view of your loan pipeline with real-time data insights to track KPIs and optimize workflows.

Flexible Loan Disbursement

Seamless integration with core banking and CRM systems for efficient loan disbursement. Mbanq's loan portfolio option offers added flexibility without complex setups.

HOW YOU BENEFIT

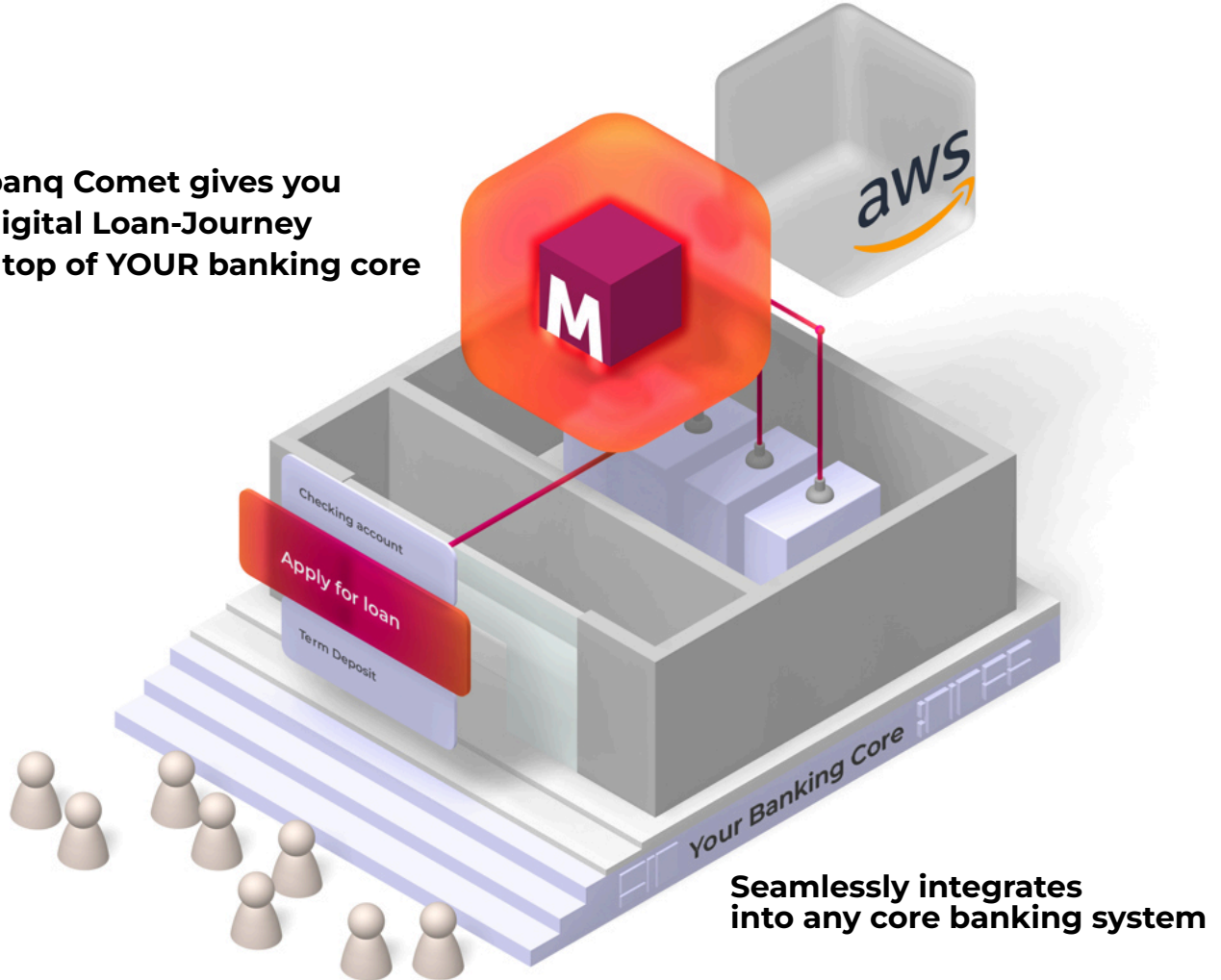**Reach more customers** with digital onboarding and simplified processes

Speed up approval times with AI automation and provide customers with near-instant credit decisions

Precise AI-powered credit decisioning ensures more accurate credit assessments.
It minimizes risk and maximizes customer satisfaction

Significantly **reduce loan defaults.** Precise credit scoring helps mitigate the risk of loan defaults and improves the quality of your loan portfolio

Mbanq Comet **cuts down on operational costs** and increases productivity. Automated workflows reduce manual processes and errors

Mbanq Comet gives you a digital Loan-Journey on top of YOUR banking core

aws

Checking account

Apply for loan

Term Deposit

Your Banking Core

Seamlessly integrates into any core banking system

FAST AND SEAMLESS INTEGRATION, DELIVERED BY MBANQ

API-Driven Connectivity

Mbanq Comet integrates seamlessly with your CRM, core banking system, and other essential tools via secure APIs, enabling real-time data transfer and efficient loan information management

Customizable UI/UX and embeddable widgets

Allows lenders to integrate credit processes easily into existing applications. Credit products appear native to the lender's app to improve user engagement and ease of use

Secure Hosting on AWS

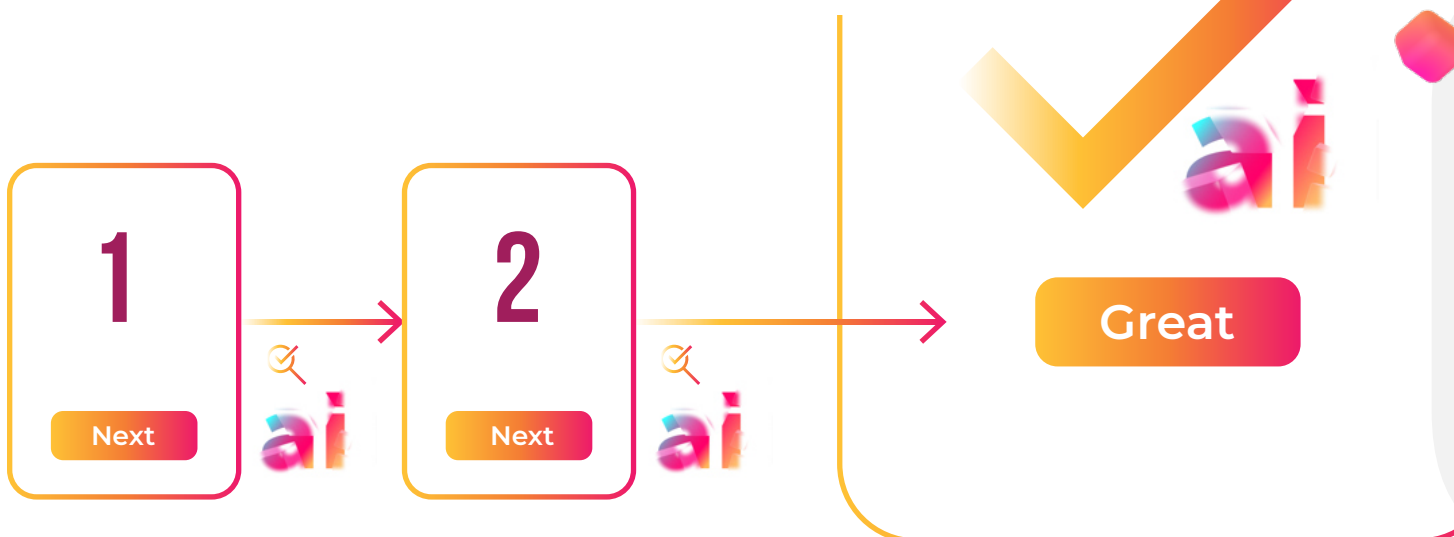Hosted on Amazon Web Services (AWS), Mbanq Comet ensures high security, availability, and scalability

TECHNICAL INFRASTRUCTURE

EFFORTLESS LOAN APPROVALS

WITH AI-POWERED GUIDANCE FOR CONSUMERS AND BUSINESSES

LOAN APPLICATION HAS BEEN APPROVED

Mbanq Comet's advanced AI capabilities optimize application completion rates by guiding users effectively. Qualified borrowers can secure loans without delays, and **AI-enhanced guidance makes the process user-friendly** and efficient.

1

Next

2

Next

Great

Here's how you can improve the lending experience with Mbanq Comet:

Optimize onboarding for faster conversions. Use AI-driven onboarding that adapts to each applicant and speeds up the process for higher completion rates.

Ensure compliance and fair lending and keep your lending practices ethical and compliant with U.S. regulations, including ECOA and UDAAP, to support fair and transparent loan approvals.

Enhance precision in AI-Powered underwriting. Instantly analyze thousands of data points to generate accurate, data-driven credit decisions and risk-based pricing.

Accelerate approvals for qualified borrowers into moments rather than weeks. Fast-track low-risk, high-quality applicants, and deliver instant approvals for customers who meet ideal lending criteria.

Controlled risk management with adaptive, enhanced scrutiny to balance risk without compromising the customer experience.

Automate follow-up reminders. Engage applicants with AI-powered reminders to encourage application completion to increase conversions.

AI-OPTIMIZED BORROWER EXPERIENCE

Mbanq Comet goes beyond traditional lending by intelligently tailoring each step of the application process. Our advanced AI algorithms analyze hundreds of attributes to enhance onboarding and underwriting, ensuring each borrower's journey is optimized for speed and compliance:

Smart Onboarding Flows

AI automatically adjusts the onboarding experience to reduce friction and increase conversions based on each applicant's profile, improving borrower satisfaction

Automated Follow-Up Messaging

AI-generated messages encourage borrowers to return and complete their applications, improving your institution's application conversion rates

AI-Powered Underwriting

Instantly analyzes hundreds of data points to provide the best credit decision and risk-based pricing, offering precise credit scoring with unparalleled accuracy

Accelerated Approval for Qualified Borrowers

High-quality, low-risk applicants are fast-tracked, resulting in faster approvals for your most desirable customers
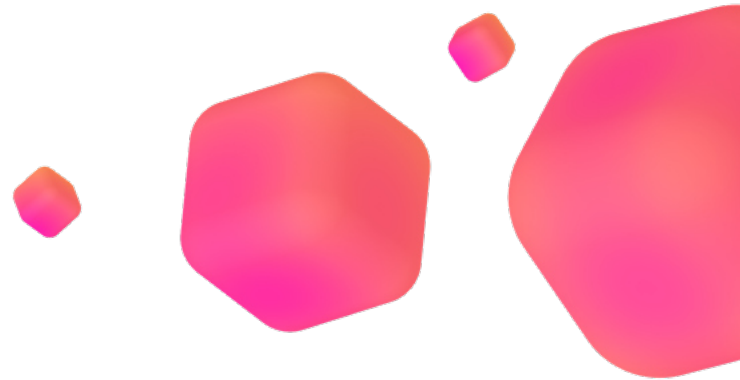
Compliance Assurance

Mbanq Comet's processes adhere to U.S. lending regulations, including the Equal Credit Opportunity Act (ECOA) and Unfair, Deceptive, or Abusive Acts or Practices (UDAAP), ensuring compliant and fair lending practices

WHY CHOOSE MBANQ COMET?

As a product of Mbanq, a leading FinTech and banking technology provider, **Mbanq Comet combines state-of-the-art AI insights, seamless integrations, and fully digital onboarding** for future-ready lending.

Designed to meet the lending demands of tomorrow, Mbanq Comet is the future of AI-powered lending for financial institutions.

TAKE THE FIRST STEP TOWARD THE FUTURE OF AI-POWERED LENDING

Get in touch:
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Learn more:
www.mbanq.com

COMET

AI-Powered Lending Platform

Mbanq.