Rapid LYNX

Unlocking the value of your data

May 5, 2023

Enterprises have substantial opportunity to increase returns by **simply using their data better**

61%

average return on investment achieved by banks that have progressed further in terms of data maturity

Accenture, June 2021, *Data-driven mastery in commercial banking*

Why we created LYNX

Developed by a lending and technology leader with more than $400B funded to make the value of data *actionable*.

Enterprises are awash in application data yet struggle to use it to extract value.

You need a 360 applicant view, enabling better decisions for increased compliance and yield and decreased fraud.

Better Data + Actionable Insights = Better decisions

What is Rapid Lynx?

A single API that powers your platform, providing a 360 view of applicants and customers

- Easy third-party data integrations to facilitate quick loan application screening

- Built-in regulatory compliant KYC & KYB solutions

- Integrate and enrich cross-business line data for a 360 customer view and fraud mitigation

- Unearth data insights with Lynx AI Patterns

LYNX
POWERED BY Rapid

Without LYNX

- Organizational silos with isolated applicant and customer datasets

- Multiple different data integrations with disparate data structures

- Incomplete data that doesn't present a holistic view of the applicant across data sources

- Insufficient information to truly know your customer

- Slow and manual onboarding and decision processes for well qualified applicants
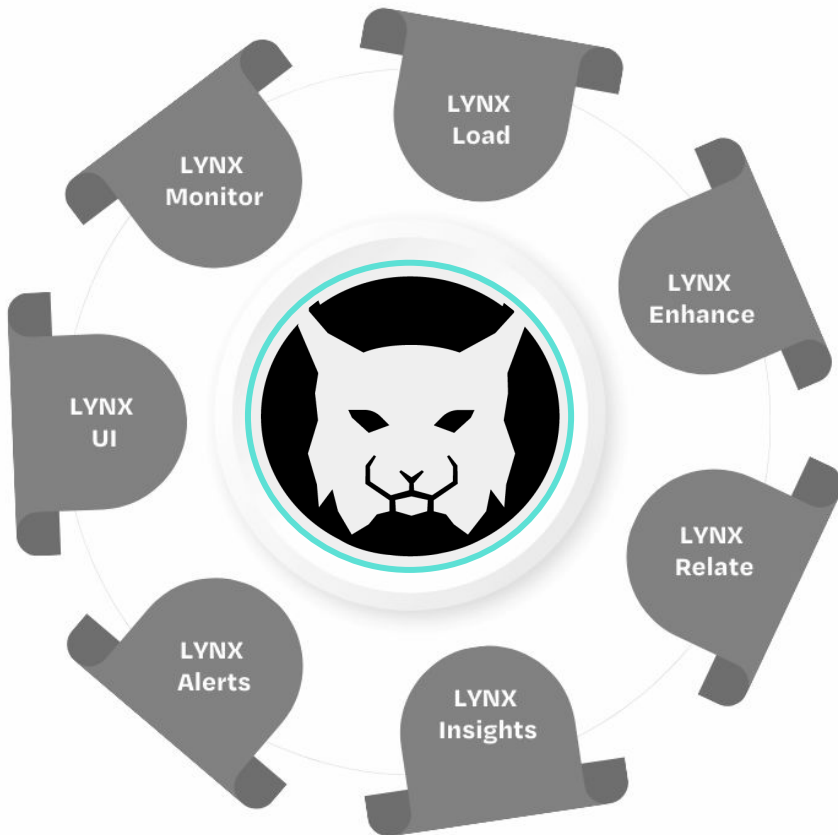
With LYNX

- **Real-time integration** through front-end data synthesizing not expensive back-end data processing

- Determine patterns and relationships through **better use of your existing data**

- Complete 360 customer view across their relationships with your enterprise

- Access **network data** to truly know your customer and minimize fraud risk

- Make informed and timely decisions **to accelerate** customer onboarding while minimizing fraud risk

How LYNX compliments your data

LYNX is a set of five modules that leverage proprietary AI algorithms to enable enterprises to **use their data better**
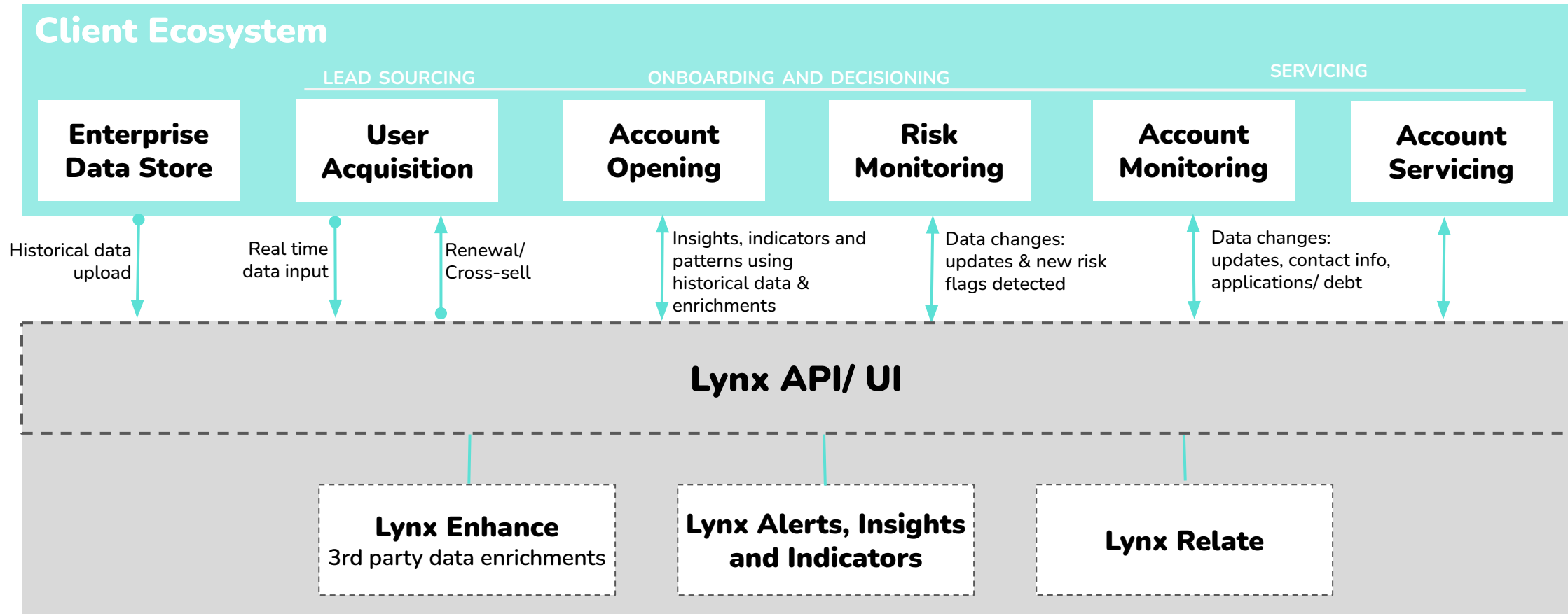
LYNX leverages historical data and data augmentation and enhances it with our **intelligent AI for pattern matching**

Single API to enable quick integrations to enhance your data through 3rd party sources

Delivers tactical, actionable, real-time insight to automated rules engines or front-line decision makers through a **360 applicant view** and LYNX network insights

The LYNX Model

Client Ecosystem

LEAD SOURCING   ONBOARDING AND DECISIONING   SERVICING

| Enterprise Data Store | User Acquisition | Account Opening | Risk Monitoring | Account Monitoring | Account Servicing |

Historical data upload

Real time data input

Renewal/ Cross-sell

Insights, indicators and patterns using historical data & enrichments

Data changes: updates & new risk flags detected

Data changes: updates, contact info, applications/ debt

Lynx API/ UI

Lynx Enhance
3rd party data enrichments

Lynx Alerts, Insights and Indicators

Lynx Relate

Why this matters

Delight Customers

Truly know your customer, create personalized customer experiences, accelerate customer journey

Minimize Risk

Address fraud before it happens, reduce risk and originate a healthy portfolio

Accelerate Decisions

Increase efficiency and achieve a faster time to market while having better depth of insights

Monitor Fraud

Keep data relevant and updated, stay on top of your portfolio and proactively address declining trends

Grow customer lifecycle

Predict customer patterns and behavior to determine next best offers and actions, growing revenue and retention

How do we compare?

Features	LYNX POWERED BY Rapid	ALLOY	sperta	Unit21
Real time data enrichments	✓	✓	✓	✓
Rule based Insights and Indicators	✓	✓	✓	✓
Historical Backfill	✓	✗	✗	✗
Cross Portfolio Data Consolidation	✓	✗	✗	✗
Related Deals/ Links/ AI Pattern matching	✓	✗	✗	✗
Network Alerts	✓	✗	✗	✗

See results in months, not years

BUILT FOR SPEED

Pre-existing data integrations and rationalized data models allow for a quick ramp up

SIMPLE SOLUTIONS, BIG RETURNS

Created with simplicity in mind, with a single API integration you can start leveraging deep data enrichments

EXPERT TEAM FROM DAY 1

Rapid's expert team works from day one with your team to understand your needs, implement the solution and test and we don't leave for the duration of your relationship with us

Thank You

Contact us today and talk to our Solution Experts at
EnterpriseSales@rapidfinance.com

Learn more at enterprise.rapidfinance.com