aliya

AI-powered platform reimagining lending.

Empowering financial institutions to transform their lending

Proven technology. Proven business results. Proven regulatory governance and compliance. Rapid deployment.

✓ **First rising rate cycle in decades**

✓ **NIM pressure building**

✓ **Deposit stickiness is a priority**

❯ **Rising rates and disruption from digital banking** is now leading banks to rethink their lending strategies.

❯ Many banks see an urgent need for more competitive products, targeted **cross-selling**, and improvements in **operational efficiency**.

❯ However, legacy technologies, operational silos, and inflexible processes often limit their ability to **execute** these priorities.

Aliya delivers well-governed AI-powered lending analytics and smart infrastructure capabilities to power more profitable, flexible, and inclusive lending. Our proprietary technology transforms internal bank transaction and external data into actionable intelligence. The **platform not only** expands the lending pool, enhance loan offers, streamline onboarding with automated fraud and compliance, but also manages the post-origination lifecycle to support risk management and cross-sell. All done through a single platform, which significantly increases operational efficiency.

Aliya's platform transforms information into valuable insights and opportunity.

Aliya standardizes and categorizes demand deposit account (DDA) data and card transactions to generate "virtual P/L" statement and insights into income patterns, spending behaviors and cash flow.

Aliya then analyzes the stability of this information and combines it with credit bureau data to assign a proprietary aSCORE (Aliya's credit default model) and generate an instant loan offer.

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aSCORE aligns with the lender's requirements to create a customized and predictable profitability and risk profile that is 40% more accurate than a FICO score in predicting defaults.

The improved accuracy permits the optimization of risk-based pricing, loan amount and term to reduce charge-offs and improve loan profitability.

TECHNOLOGY POWERED. HUMAN INSPIRED.

Proven business results: Accurate decisioning enables as much as 80% loan growth, while reducing charge-offs by 50%. An **e-commerce-style interface** allows applicants to close loans in **as few as four screens**, resulting in higher closing rates – positive selection bias.

The automation of data collection can reduce unit production costs by as much as **70%** for SMB and **50%** for consumer loans.

Aliya's AI Platform supports unsecured personal and SMB loans, as well as credit cards. Design elements of the Platform focus on speed-to-market, minimizing disruption and technology lift:

- Our turnkey product is designed to run in parallel with existing tech infrastructure and processes.
- Suite of AI-powered lending technologies enable FI partners to rapidly deploy products and services.
- Cutting-edge digitization and AI powered automation, with the goal of human intervention on a management-by-exception basis.
- Proven and tested policies and documentation: plug-n-play model risk governance documentation, credit policies, loan agreements and requisite policies and procedures to support a lending program.

Aliya was founded in 2016

and collaborated with one of the five biggest banks in the U.S. to build well-governed and compliant AI powered risk and intelligence models.

Aliya's AI has been subject to rigorous model risk governance processes and has supported more than **$10 billion** in consumer and SMB credit decisions.
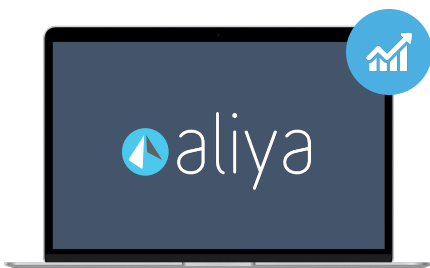
Schedule a demo to learn more on how Aliya can help you *maximize profits, minimize risk while creating value for your customers and financial institution*.
Visit aliya.com or contact us at demo@aliya.com