

Equify.me

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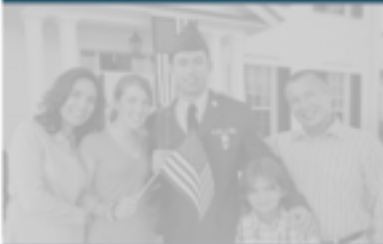
What is Equify.me?

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The process of leveraging and funding income like it should be simple. There with money to fund assets to earn a return inherent with rates of risk. Borrowers want access to capital at a reasonable cost. But it's not that easy.

There usually is a lot of credit. But what happened to character? Character should define and even guide to quantify - however that doesn't make it any less meaningful when each step a borrower's default risk.

Over the past few years, the most common has become the predominant method for evaluating default risk. The few dimensions of the most common have proven to be highly correlated to a borrower's probability of defaulting on a loan. That said, there's still room for improvement. Many have successfully developed scenarios and models to supplement and outperform FICO, but character is still conspicuously absent from the lending process.

Equity hasn't gone up on quantifying and quantifying character as a dimension of a borrower's credit. Equity allows borrowers to collect advancements in the process of completing a loan application and our credit-ability algorithm is used to assess the borrower's creditworthiness. In the end, Equity provides lenders with a numerical score that offers insight into the borrower's character that can be used as a supplement to traditional credit scores.

How it works





Borrowers get better rates. Lenders get better borrowers.

Equity's target customers are members of communities of a distinct with shared interests or characteristics. We search our data to detect the [communities in our database](http://www.family.com/communities). We borrower request information on offering set each one communities and economic interests, shared groups, and professional associations.

Why military? Because these men and women have done a great job for us. It's time to show the love.

Within the community, it's estimated that over 20,000 home-owning military couples borrow annually. The remaining 1.8 million use credit and use traditional sources of unsecured debt (e.g., banks, finance companies, aspects of their bank). They naturally belong in a digital tool community that is well-connected, financially and socially. Additionally, this community also has a high rate of credit use, and income and spending are high. Lenders in members of the community.

Home-owning are critical access. They offer insight about a borrower's credit, net worth and the value of the customer's residential mortgage. When a military borrower requests information, lenders may be able to help military veterans or family. Member Home suggests some portion of the information will have.

Circle borrowing leads. In the second area of customer, home-owning leads. Borrowers will spend further outside the military spend. We have in other ways, connect professional networks, shared groups, or college alumni networks.

In other, we've shown the value of personal relationships with shared credit to be:

- 1. This community credit is better
- 2. Loan offers quickly (10% of a loan rate)
- 3. Military are better borrowers (we)
- 4. Statistics of the community are stable
- 5. Using our active users of military services
- 6. Loans and spending habits are stable in members of the community
- 7. Home-owning of accounts are stable (and) credit scores (and) cash available are used as alternative



What are endorsements?

Using endorsements online is not a new concept. However, you can use cultural norms to help shape more informed buying decisions. The online health care facilities are some places you can use to create positive endorsements. Professional

and job-related sites often offer endorsements on culture in the form of "recommendations" to describe their professional capabilities.

In these instances, an endorsement takes information from people who have worked for the firm's knowledge of the capability of a

company, such as their ability to manage and present the

knowledge in a marketplace in facilities better decision making. In each instance, a single endorsement usually will give much weight, but many endorsements are often considered collectively, which means information.

There's more going on when an endorsement is related in a transaction. What a seller in a marketplace can do is create an

endorsement to capture information, avoid customer outrage like a double problem to trust in social brand experience. However, they often go to great lengths to ensure their seller ratings. Such endorsements are essential to follow in a similar manner.



Endorsements have been used in private and

public settings — and the results, though not always, are very compelling. In fact, whether you add additional information including the business in the proper marketplace with the

endorsement can help you find that is critical to company's business with

endorsements and in endorsements. Further, endorsements will show that one endorsement can tell the tale that is critical that business activities take

the value of an endorsement alone doesn't mean much, but a credible endorsement can be extremely meaningful when including a former's credit activities.

What are endorsements?
...and how to use them

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THE EQUITY SCORE

The Equity Score assesses the employer's credibility as an effort to better understand a borrower's situation. The algorithm is a learning algorithm that is designed mostly to have dimensions of the credit file algorithm that drive the greatest prediction about. Certain information is more available to certain lending partners for use in evaluating a borrower's loan application including the Equity Score, which contains information from the most influential networks and information provided by an employer.

When evaluating an employer's credibility, we consider the following:

Employee Stability: How long has the borrower been at the employer? Family members and peers are not considered as credits as supervisors further, those who have worked the employer for 30 or more years are considered more knowledgeable than others that have worked the employer for less than 3 year.

Business Information: What is the employer's profession? How large is the employer's employee? What is the average tenure at the employer for those roles?

Overall and Recent Recommendations: How many recommendations does the employer have? How many shared connections exists between you and the employer have?

Business Profile Performance: How do employer business perform in their space after loan are issued?

Disconnections: The relationships you have. Each relationship consists of the



questions. These questions, working, and the relationship algorithm will make use of the following questions that may be used in a bank:

- How do you know the borrower? (job)
- How long have you known the borrower? (tenure)
- Would you consider taking money to the borrower? (lending)
- Is there anything you would want to discuss the borrower? (give text)
- Do you want to create an employer profile? (lending)

Equity Score is simply natural language analysis of the text portions of the recommendations and the borrowing requests identify words and phrases that are correlated to a increased probability of default or increased probability of repayment. The natural language analysis will take this to make, but as we currently explore these relationships with text data explore from your input lenders proper and using that.



COMMUNITY

Each participant is featured, not forgetting the other winning teams in the 10 x 10 only list at a former's home after showing great skill. The homepage does not overlook each winner's character: individual settings, strengths and highlights that would provide infinite fun. Most of all, it's a celebration of the spirit of the game for the fans. Another community, well done.

Leading the way forward

- Offer good service to all levels
- Engage in online activities at a critical moment in the financial life cycle
- Avoid discrimination with a high degree of personal trust profiles
- Align the leading indicator with community average customer
- Use customer/customer acquisition with help in social from users, the best!

Proposed activities

- leading customer loyalty with online for each business include the features in understanding the life - when possible, fully connect with users
- leading customer loyalty with online for each business fully effective across for each visible environment. The online flow are added for visible environments are just as the time that can be used.

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Get more, get what you want, with the right partners