

#### ASSESS BY CODAT

# Smarter credit decisions on SMBs

Get a clearer view of your SMB customers

## Get to market faster

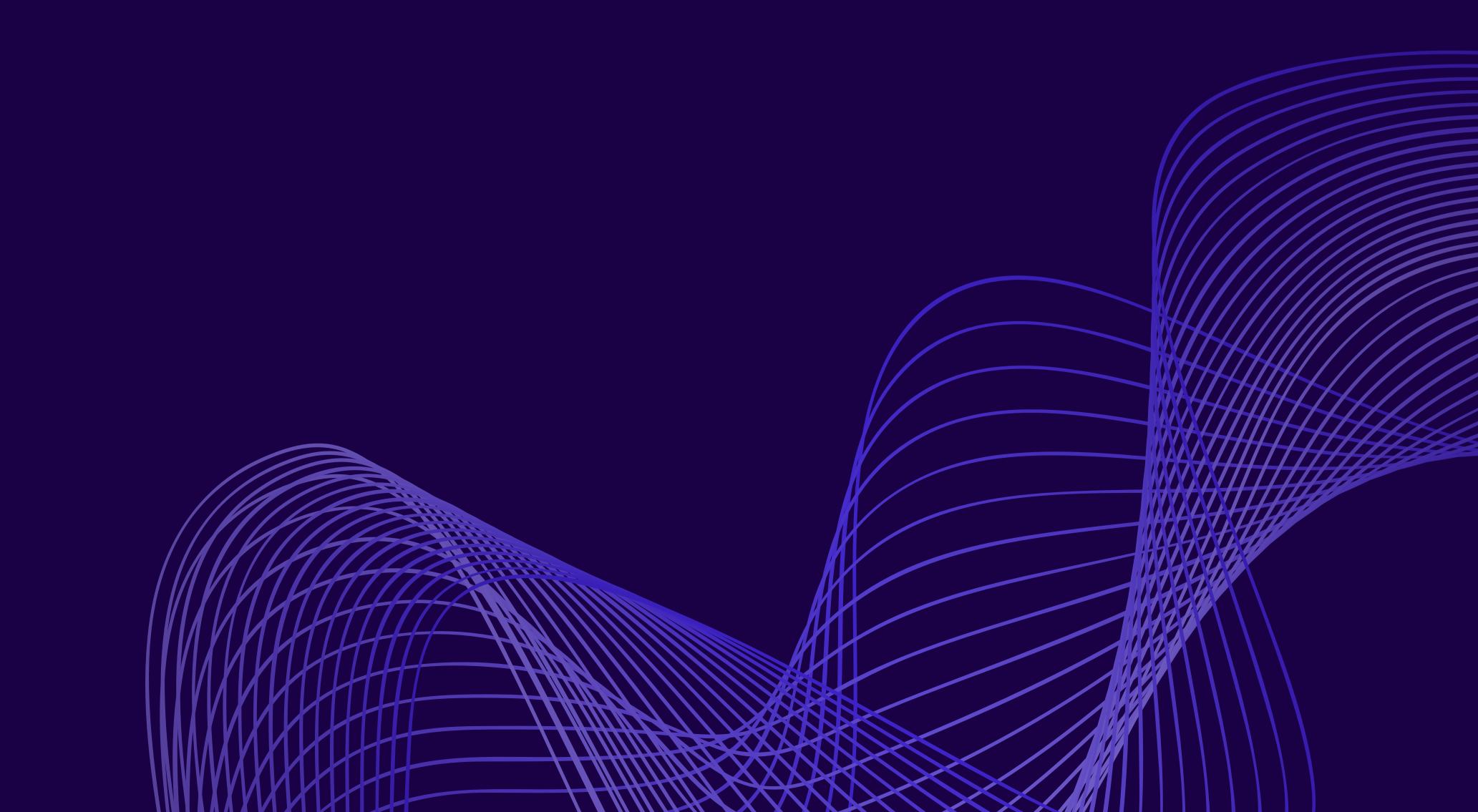
We provide all the data you need, in the right format, so you launch your product faster Accounting, commerce, and banking data gives you a full picture of SMBs that you didn't have before

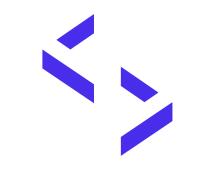
Make better risk

decisions

Win over your customers

One link data sharing gets your customers onboarded quicker and with you for longer





OUR INTEGRATIONS

# Enable your customers to share their real-time accounting, commerce, and banking data

Enable your customers to share their real-time data from the software they already use



#### PRE-CALCULATED METRICS

# Surface new insights on your customers

We pre-calculate accounting and commerce metrics

COMMERCE Customer retention rate	ACCOUNTING	commerce Revenue growth
ACCOUNTING Gross Profit Margin	commerce Refund Rate	ACCOUNTING Working capital
commerce Chargebacks	ACCOUNTING Debt service coverge	COMMERCE Average order value

#### CROSS-REFERENCED DATA

# Trust the accuracy of the data you decision with

Accounting data is rich in context, but can be manipulated. We cross reference accounting data with banking data to verify data accuracy

Connected accounts	
xero 📰 🖌 🛅 Jan 2021	→ Jan 2022
Lloyds Bank Banking - Business Card not found in D	
Banking – Business Credit Card Last synced 19 days ago	Type 👻
Business Current Account	
Business Savings Account	
	Records found
	<b>65.99%</b>

### Compare businesses like-for-like

We map your SMB customers' P&Ls and balance sheets to one single format so you can compare financial statements across customers easily

### Automate underwriting

We collect and process your customers' data with automatic standardization and categorization, so you don't have to

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