



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

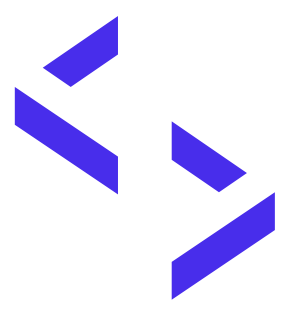
## Make better risk decisions

Accounting, commerce, and banking data gives you a full picture of SMBs that you didn't have before

## 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

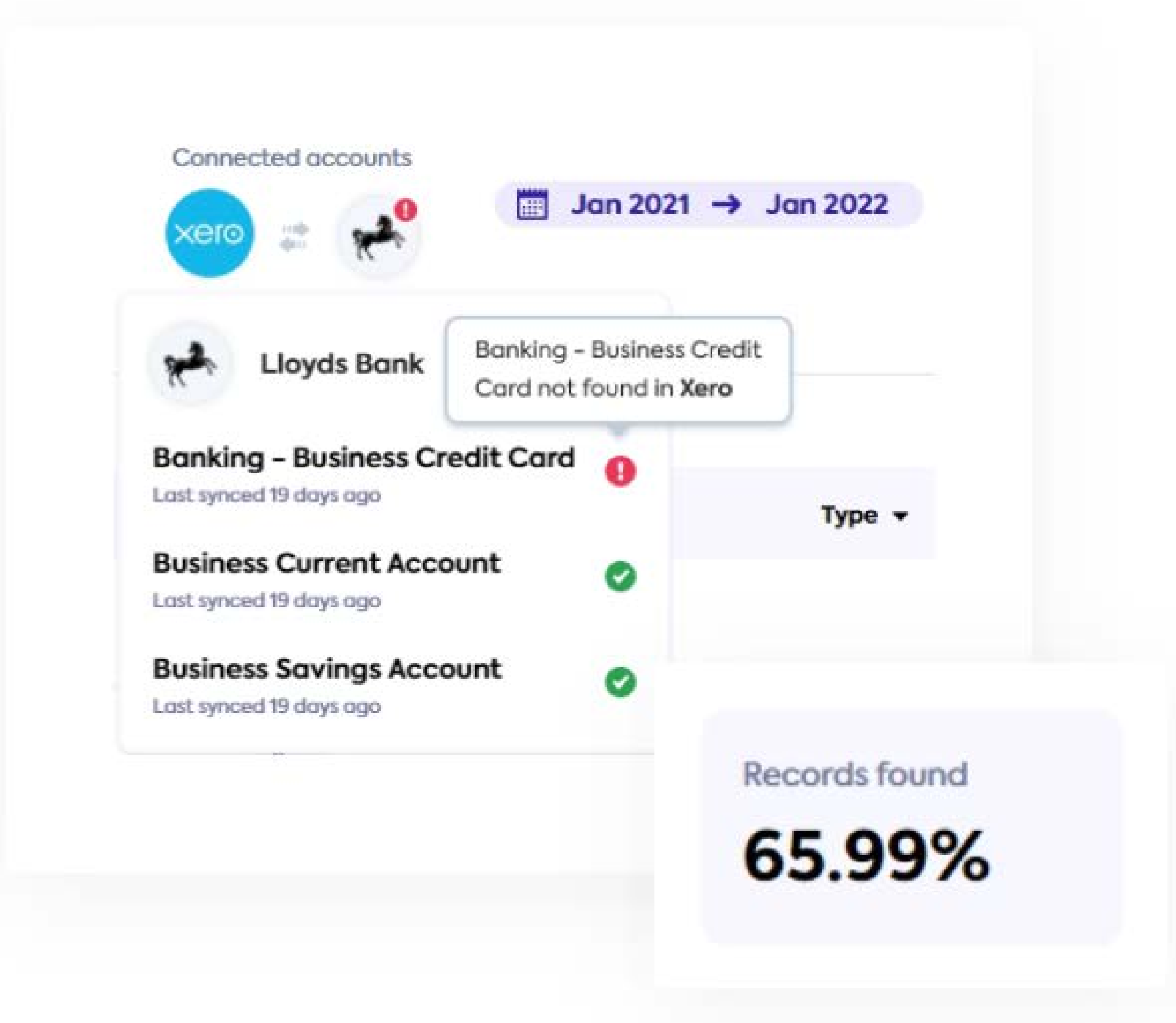
We pre-calculate accounting and commerce metrics

COMMERCE Customer retention rate	ACCOUNTING EBITDA	COMMERCE Revenue growth
ACCOUNTING Gross Profit Margin	COMMERCE Refund Rate	ACCOUNTING Working capital
COMMERCE Chargebacks	ACCOUNTING Debt service coverage	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



ENHANCED FINANCIAL STATEMENT

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

DATA PROCESSING

Automate underwriting

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