



Meet RIKI™.

The insight you need to responsibly extend credit to more borrowers.

Not everyone has a credit score or substantial credit history.

The Residual Income Knowledge Index™ powers more inclusive credit decisioning by revealing consumers' true Ability to Pay® utilizing consumer-permissioned bank data.

- ✓ Confidently underwrite loans for consumers with no FICO score or thin credit files
- ✓ Finance borrowers at a lower interest rate, lower fees, or both compared to underwriting with FICO alone
- ✓ Meet CRA and fair lending obligations by responsibly considering borrowers who don't fit the traditional credit box

How RIKI Works

- **Analyzes cash flow:** Calculates a borrower's Ability to Pay® based on bank and credit card transactions
- **Manages outliers:** Adaptively limits the impact of unusual windfalls and shortfalls
- **Classifies transactions:** Distinguishes mandatory expenses (like rent and utilities) from discretionary ones
- **Models residual income:** Calculates buying power available to borrowers with a modest reduction in discretionary spending
- **Quantifies risk:** Returns a numerical score that predicts delinquency *at least* as well as FICO

Ability to Pay Metrics		
RIKI 138 <small>Excellent Rating Weighted combination of cash flow and income. Scale centered on 100.</small>	Cash Flow Index 118 <small>Normal range (interquartile range) is 100-115.</small>	Residual Income \$2,145.25 <small>Unspent income, average of typical months.</small>
Income Data		
Typical Month's Income \$12,773.00 <small>Average of typical months.</small>	Stability Score 106 <small>Scale centered on 100.</small>	Employer EGBERTSON <small>Matched on recurrent bank deposits.</small>
Rent Verification		
Consecutive Recognized Payments 18 <small>Number of consecutive payments recognized as rent</small>	Consecutive Possible Payments 26 <small>Number of consecutive payments categorized as potential rent.</small>	Stated Rent Amount \$1,875.00 <small>Rent payment from LILA.</small>

Maximum transparency. Minimal risk.

- 1) Consumers decide which accounts to share with RIKI.
- 2) RIKI retrieves consumer financial data directly from source institutions.
- 3) Approved creditors receive Ability to Pay data as an encrypted token.