

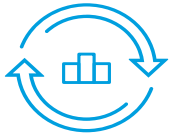
# SBA's PPP Loan Program – Challenges & Successes

# Goals for Today



## Panel Discussion

- Data collection and storage
- AML, BSA, KYC, etc
- Credit Risk
- Guarantee/Repayment



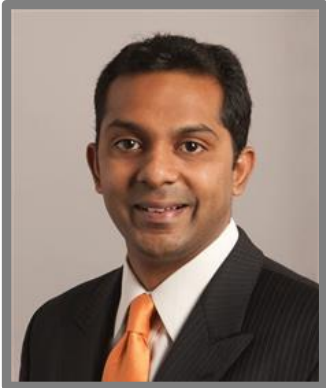
## Evaluate 2<sup>nd</sup> Tranche – what we learned



## So what and takeaway



# Today's Panelists



**Avinash Arun**  
Moody's Analytics  
*Director*



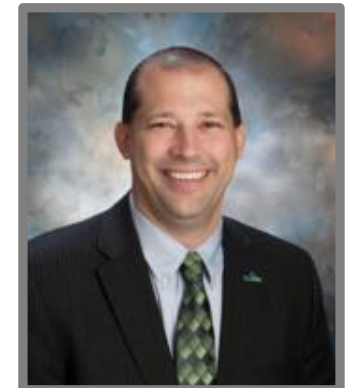
**Stacie Breitung**  
WESTconsin Credit Union  
*Vice President*



**Robert Hemsath**  
MC Bank  
*CEO*



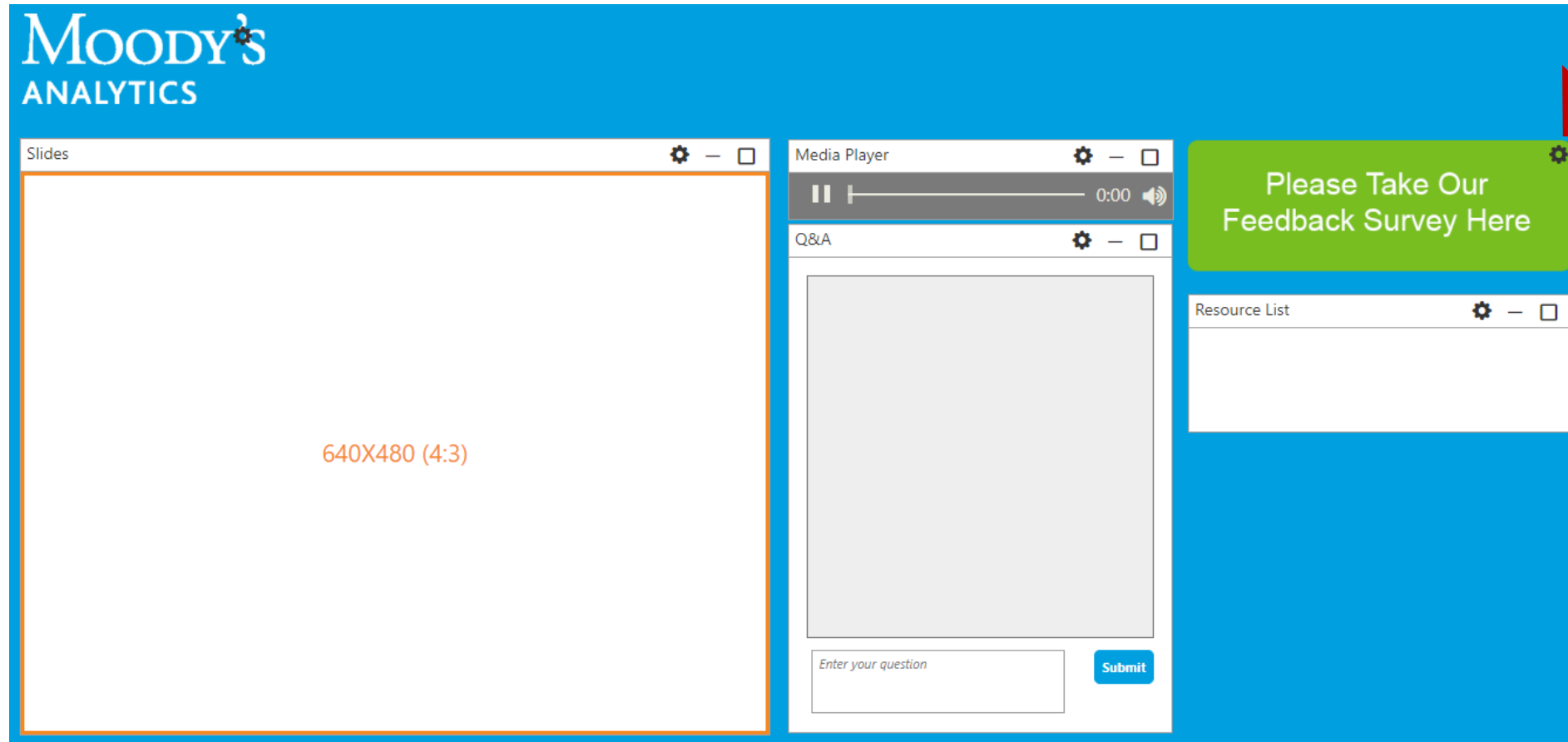
**Robby Holditch**  
Moody's Analytics  
*Director*



**Clem Rosenberger**  
NexTier  
*CEO*

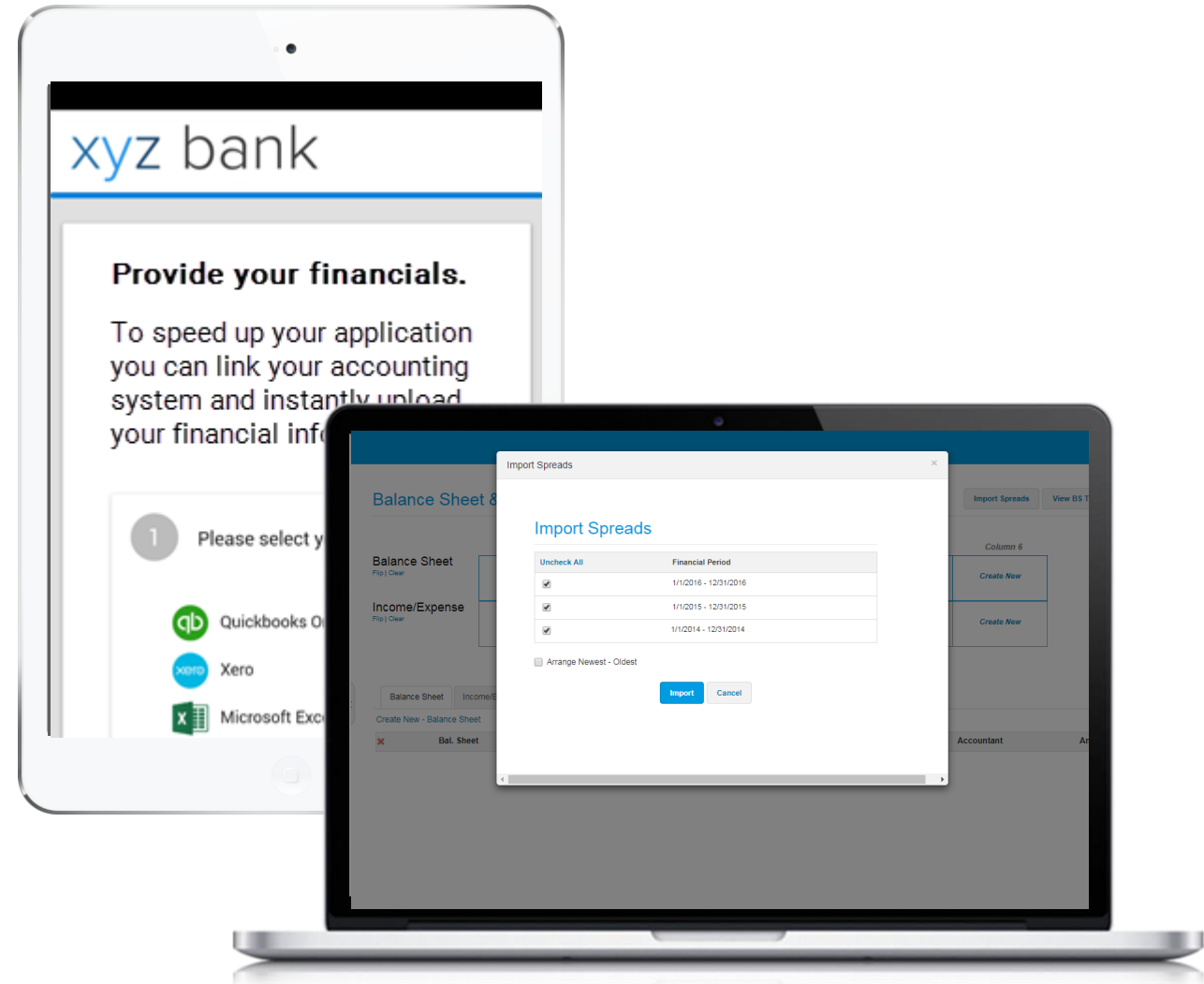
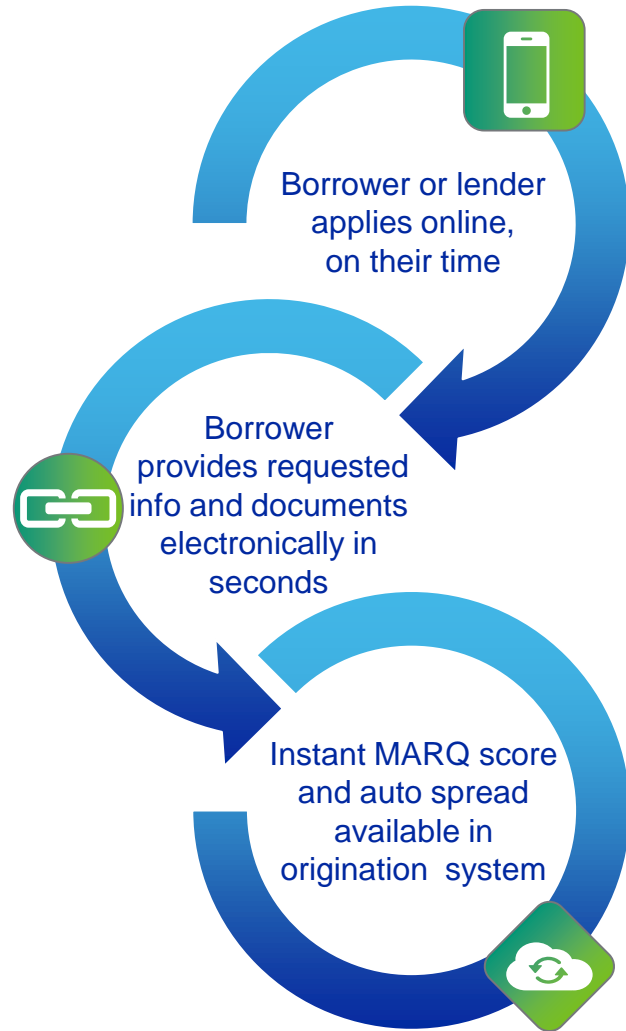
# Survey

Your feedback is very valuable



The image shows a presentation software interface with a blue header containing the "MOODY'S ANALYTICS" logo. The main content area is divided into several panels: a large "Slides" panel on the left with a placeholder "640X480 (4:3)", a "Media Player" panel in the center with a play button and "0:00" timer, and a "Q&A" panel below it with a text input field labeled "Enter your question" and a "Submit" button. On the right side, there is a "Resource List" panel. A prominent green overlay box with the text "Please Take Our Feedback Survey Here" is positioned on the right, with a red arrow pointing to its top-right corner. The overlay box has a small gear icon in its top-right corner.

# MARQ portal transforms the small business lending process.



# MARQ portal is the customer-lender interface.

## Online loan application

Configurable application enables electronic data and document gathering from applicants & guarantors

## MARQ analytics

Proprietary analytics provide instant insight into the business and the environment



## Relationship management portal

Centralizes and streamlines communications and information requests for business lending, both at origination and for portfolio monitoring purposes

## Integrations

Integrations drive spreading, scoring, and process automation for efficiency and cost reduction

# MARQ Paycheck Protection Program (PPP) solution

## PPP Information & Document Gathering



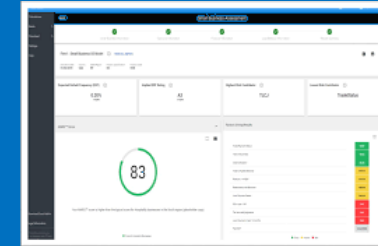
- Secure online portal for lenders to communicate with new and existing customers
- Quickly gather information and documents related to PPP and for loan forgiveness
- Consolidated view on borrower and application status

## Fraud Detection and Screening



- Integrated Know Your Customer (KYC) tools to screen applicants and reduce fraud
- Instant view of risk and other compliance measures of the borrower

## Small Business Credit Scoring



- Integrated scoring model to assess credit risk of small business borrowers
- Auto-scores borrowers, based on minimum inputs
- Helps monitor credit-risk throughout the life of the borrower

# A holistic digital solution to gather customer data & assess risk



## My Portfolio

NEW REQUEST

Group by business

FILTERS

Business Name	Request Type	Due Date	First Submitted	Status	Last Activity	KYC <a href="#">Help</a>	Score <a href="#">Help</a>	Actions
<b>Williams Customs</b> <small>Henry Kolbe</small>	Paycheck Protection Program	-	-	Not Submitted	2 hours ago		85	
<b>John Smith Electrical</b> <small>John Smith</small>	Paycheck Protection Program	-	04/13/2020	Submitted	3 hours ago		90	
<b>Andy's Pizza Shop</b> <small>Andy Jones</small>	Paycheck Protection Program	-	-	Not Submitted	4 hours ago		64	
<b>Testing Loan Submitting</b> <small>Joel Check</small>	Paycheck Protection Program	-	04/11/2020	Submitted	2 days ago		90	
<b>ABC Sporting Goods</b> <small>Peter Crenshaw</small>	Paycheck Protection Program	-	04/10/2020	Submitted	3 days ago		89	



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Decisions



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