

ARMADA    

# **Digital Lending 3.0**

**Custom Loan Management Jumpstart System in 90 days**

# Growing with the industry

**2002**

**Foundation**

**2003**

**First Loan Management System  
developed**

**2005**

**Our LMS has 40% of the US  
installment/payday loan market**

**2010**

**Actively developing more  
systems and platforms for  
lending**

A horizontal timeline with a light blue line. Two blue rectangular boxes are placed on the line. The first box is on the left and contains the year '2015'. The second box is on the right and contains the year '2017'. Below each box is a line of bold black text.

**2015**

**Over 15 clients in lending internationally**

**2017**

**eResolve bought by Experian**



**2019**

**Jumpstart LMS is developed**

## Off-the-shelf LMS

- Pros**
- reduced time to market
  - manageable cost

- Cons**
- no competitive advantage
  - increase in cost over time

## Custom LMS

- Pros**
- exactly what you need
  - owning your IP

- Cons**
- sizeable initial investment

# **Building a hybrid solution to create a win-win situation for any case**

**Pros** - reduced **Time to Market**

- **manageable cost**
- **exactly what you need**
- **owning your IP**

**Solution** - “**jumpstart system**”

- **adaptive business model**
- **customized for clients**
- **rebuilt for your business**

# Jumpstart blocks

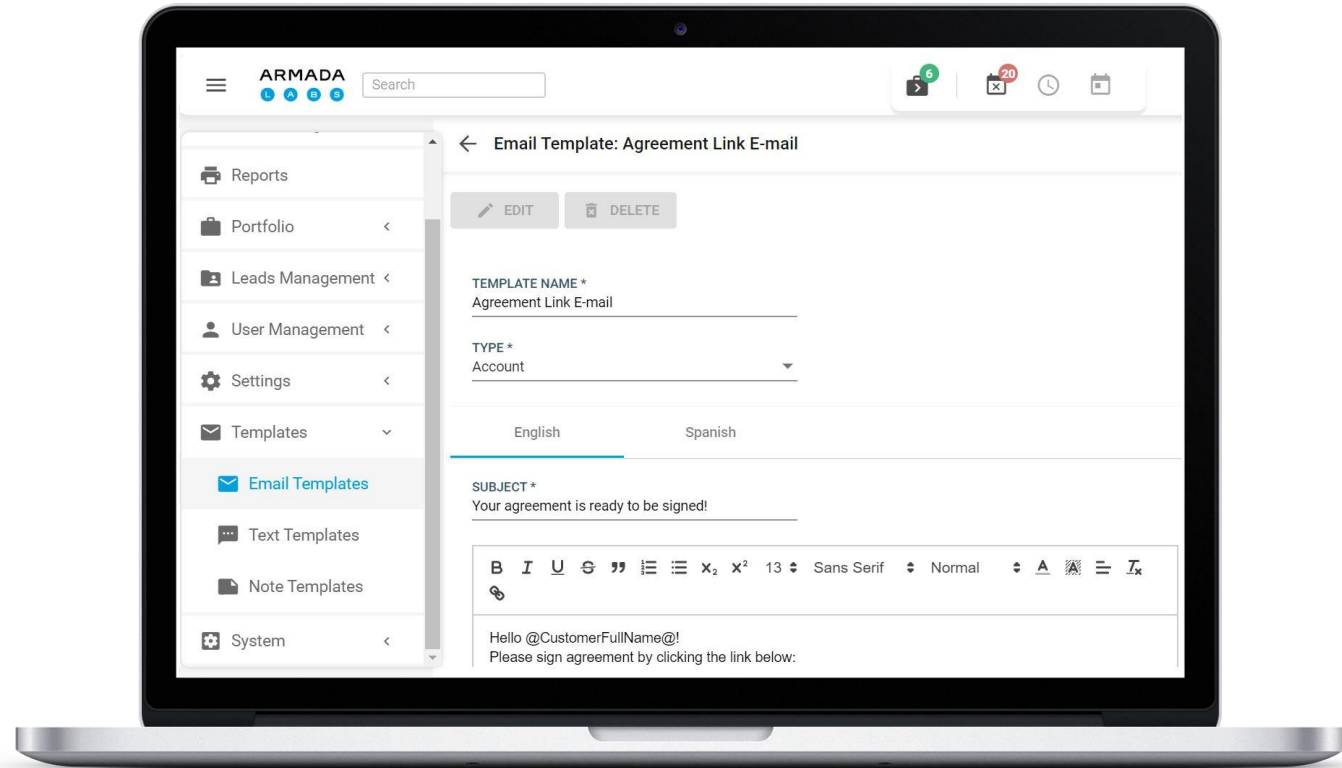
Lead Management

Loan Management

KYC/AML

Communications

Customization





# Jumpstart **blocks**

**Lead Management**

**Loan Management**

**KYC/AML**

**Communications**

**Customization**

**Lead Sourcing**

**Lead Onboarding**

# Jumpstart **blocks**

**Lead Management**

**Loan Management**

**KYC/AML**

**Communications**

**Customization**

**Portfolio management**

**Payment plans**

**Loan workflow**

**Collections management**

# Jumpstart **blocks**

**Lead Management**

**Loan Management**

**KYC/AML**

**Communications**

**Customization**

**Underwriting**

**E-signature**

**Application Verification**

# Jumpstart **blocks**

**Lead Management**

**Loan Management**

**KYC/AML**

**Communications**

**Customization**

**Email/SMS/messenger messaging**

**Marketing campaigns**

**Communication triggers**

**Chatbots/Voice messaging**

# Jumpstart **blocks**

**Lead Management**

**Loan Management**

**KYC/AML**

**Communications**

**Customization**

**White labeling**

**PSD2 integration**

**Custom UI**

**legacy or 3<sup>rd</sup> party systems integrations**

**AI to improve decisioning**

# **Our Future Satisfied and totally unexciting Customer**



HIGHLANDER

**“There can be only one past-due payment!”**

**A Scottish online mortgage provider requiring a complete system that needs to be tailored exactly to local regulations and specific business needs**

**Armada Jumpstart LMS was customized in 3 months to fit the exact requirements which halved the time to market saving time and resources whilst still providing state of the art Loan Management System customized for their needs**

## **Our Future Satisfied and totally unexciting Customer**



**“Borrow money for your dreamboat from people who can’t afford it themselves”**

**A crowdlending platform with an proprietary platform that is expanding to new territories require an integration with popular payment processors and e-signature module compliant with the US legislation**

**Armada LMS provided both modules and integrated them with their current platform in no longer than 1 month**

# **Our Future Satisfied and totally unexciting Customer**



**“Battling issues of capitalism with their own weapon!”**

**A credit union that decided to start issuing online loans needed a SaaS product with per-module pricing and flexible system for their new line of business**

**After the system set up and white labeling Jumpstart LMS was available for issuing loans in less than 1 week**



# **What are the perks?**

**Customized to business needs**

**50% Time to Market and cost**

**Flexible business model**

**Allows competitive advantages**

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**Thank you!**

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