

CASH FLOW UNDERWRITING WITH AI CATEGORIZATION

CashDynamics™ provides 60+ income, spending, and financial obligation categories empirically derived from **1 billion+** bank transactions

Income Validation

CashDynamics™ evaluates transaction amounts, descriptions, and patterns to distinguish between income types, income sources, and timing of deposits. AI creates deep insights into the amount, stability, and quality of deposits to validate income risk

Robust Income Categorization

- ✓ Salary vs gig vs hourly income
- ✓ Earned wage access, gaming income, and other unique inflows
- ✓ Benefits, investment & retirement inflows
- ✓ Cash inflows vs personal and 3rd party transfers

Spending Insights

- ✓ 600+ lenders identified across traditional loans, alt fi, and BNPL
- ✓ Insurance, telco, and investment categories deepen cash flow analysis
- ✓ Casual, quick dining, and other entertainment categories reveal lifestyles

Spending & Obligations

CashDynamics™ uses a proprietary, detailed categorization engine to identify financial vs household obligations and expense types (living, discretionary, subscription). **CashDynamics™** uses AI to decompose highly transactional data into clear, concise merchant names and industries



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ScoreMyCash

ScoreMyCash makes it easy to get bank behavior insights for risk and fraud applications across underwriting and account management processes

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