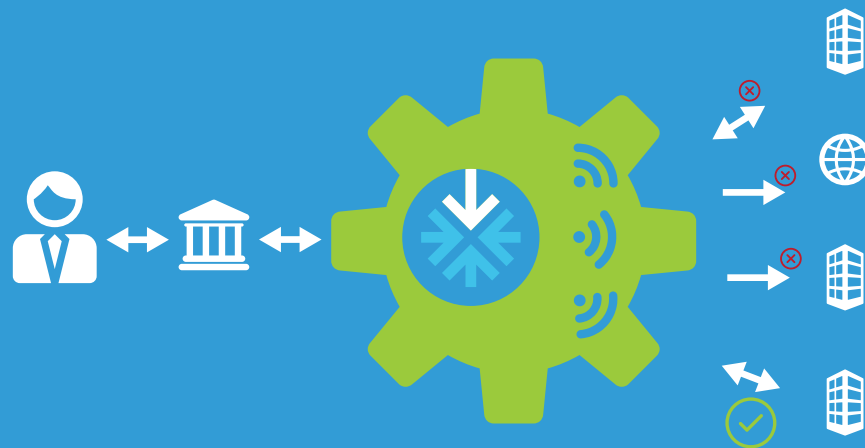


# A CENTRALIZED PLATFORM THAT CONNECTS BANKS, MEMBER ASSOCIATIONS AND RETAILERS TO MARKETPLACE LENDERS

Marketplace Lending Gateway  
By Crowdnetic

Gateway is a centralized platform that provides **CONNECTIVITY** between banks, retailers and membership associations to marketplace and other alternative lenders.



SEAMLESS INTEGRATION UTILIZING:

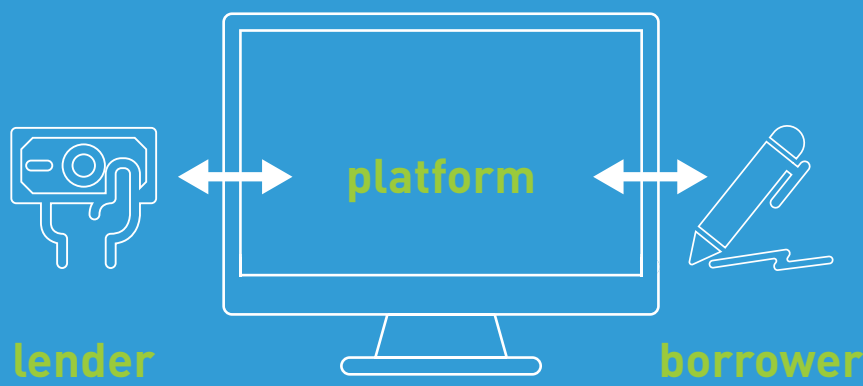
Intelligent Criteria Matching

Real-Time Messaging Bus

Authorization & Entitlement Engine

## WHAT IS MARKETPLACE LENDING

Using technology, marketplace lending allows borrowers to quickly access debt funding from individuals and institutions using a highly automated underwriting and approval process. Typically, loans are made over an online platform and can involve large numbers of lenders—individuals and institutions—to the same borrower. As the lending community became increasingly comprised of institutional investors rather than only individuals



“PEER-TO-PEER LENDING”

evolved to

“MARKETPLACE LENDING”

## WHY GATEWAY

By providing connectivity to a network of lenders, Gateway helps retailers, banks and member associations retain and grow relationships, increase revenue streams, broaden product offerings and provide access to multiple loan options from many marketplace lenders.



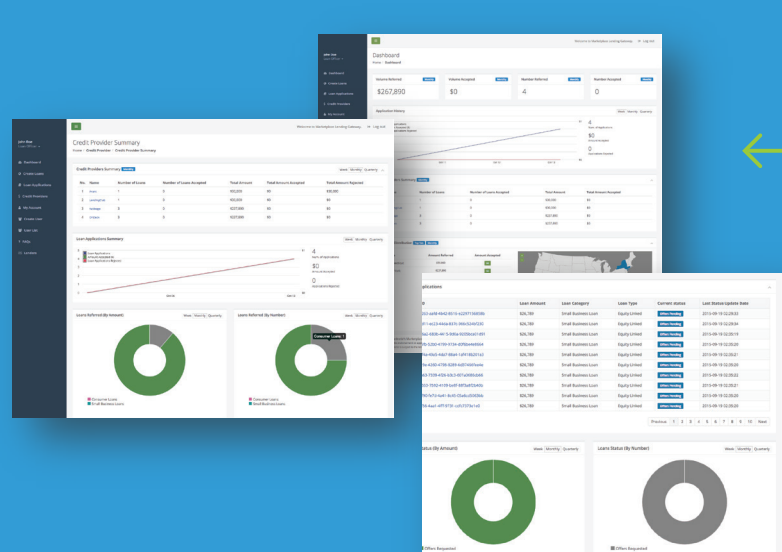
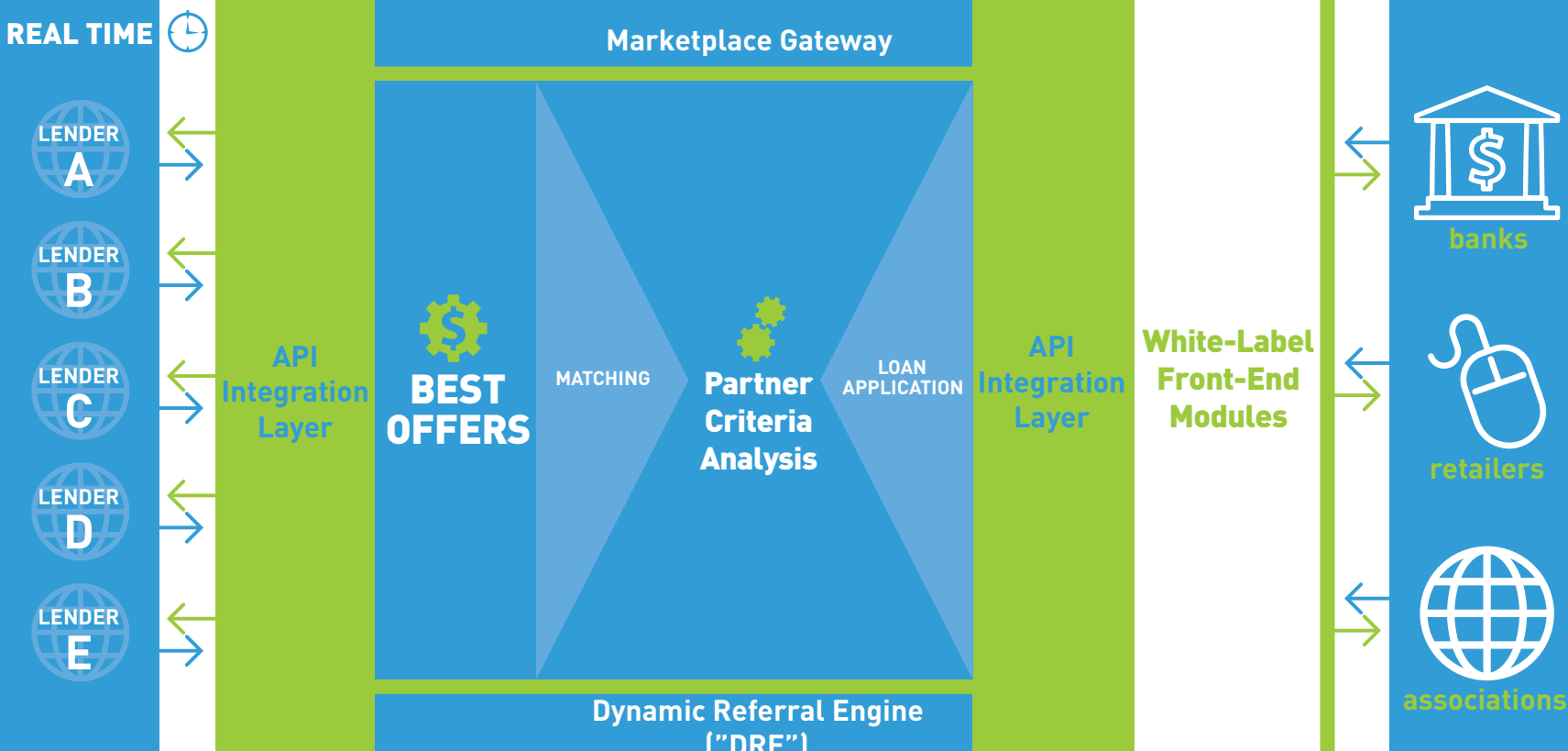
Seamless connectivity from borrowers to lenders.



Integrate once and partner with many.



Generates new opportunities for banks, retailers, and member associations.



Publish Unserviceable Borrower Information



Receive Real-Time Loan Offers From Specified Lenders

Easy integration through standardized APIs and white-label solutions.

## White-Label Solutions & APIs

## Partners



"Lending Club is committed to becoming more useful to more people over time. We're excited to work with Gateway to make responsible credit products available to more people."

-Renaud Laplanche, CEO of Lending Club

"Through Gateway, banks and other partners can leverage our strong underwriting and customer-first approach to help clients they might otherwise leave unserved. For us it's a great way to build originations and help a new set of businesses access the capital they need to grow."

- Sam Hodges, Co-founder & US Managing Director of Funding Circle

"The integration solution offered through Gateway is a wonderful mark of evolution in the mortgage industry and just makes sense. This partnership allows us to provide a higher level of service to our borrowers by providing a wider array of loan choices. The marketplace lending gateway provides an opportunity for us to all win while never losing sight of what matters most which is the client."

- Norman T. Koenigsberg, President and CEO of First Choice Loan Services Inc.

# START USING THE POWER OF GATEWAY TODAY



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