Meet Ben, owner of Waterfront Wines in Brooklyn, NY, and 3-time OnDeck customer.
Large and Underserved Addressable Market

Sub-$250K U.S. Small Business Loan Demand

The Small Business Lending Gap

(1) SBA 2012 Small Business Lending Study - # of Non-real estate small business loans outstanding for depository lenders as of June 2012
(2) Oliver Wyman, How "New-Form Lending" Will Shape Banks’ Small Business Strategies, 2013
Data + Technology = The OnDeck Score™

Personal Credit Score

- Amount Owed
- Payment History
- Credit History
- New Credit
- Types Credit Used

OnDeck

- Cash Flow
- Financial Info
- Non-Financial Info
- Business Attributes
- Trade Info
- Public & Social

Financial Info
Non-Financial Info
OnDeck Puts the Business Owner First

Customer Profile

- 10 years in business
- ~ $1 million in annual revenues
- 500-800 FICO
- <$75 avg. transaction size
- One of 700 qualifying industries

Access, Speed, Service

- $5,000 - $250,000 loans
- 3 - 24 month terms, transparent pricing; auto daily or weekly ACH
- 10min application, 24hr funding
- Monday-Saturday service
- A+ Rating with BBB; High NPS
What Customers Are Looking For

Growth Needs

- Equipment
- Inventory
- Marketing
- Seasonal
- Remodeling
- Expansion

Short Term Investment Needs

Known ROI

Lower Search Costs
Advice for Business Organizations

› **Awareness**: Direct lending exists and is a powerful way to help small businesses grow

› **Communication**: Link your website to ondeck.com to make it easy for your members/customers to find us

› **Outreach**: Consider co-marketing with OnDeck through our referral program

Questions? Reach out to marketing@ondeck.com.