

OnDeck

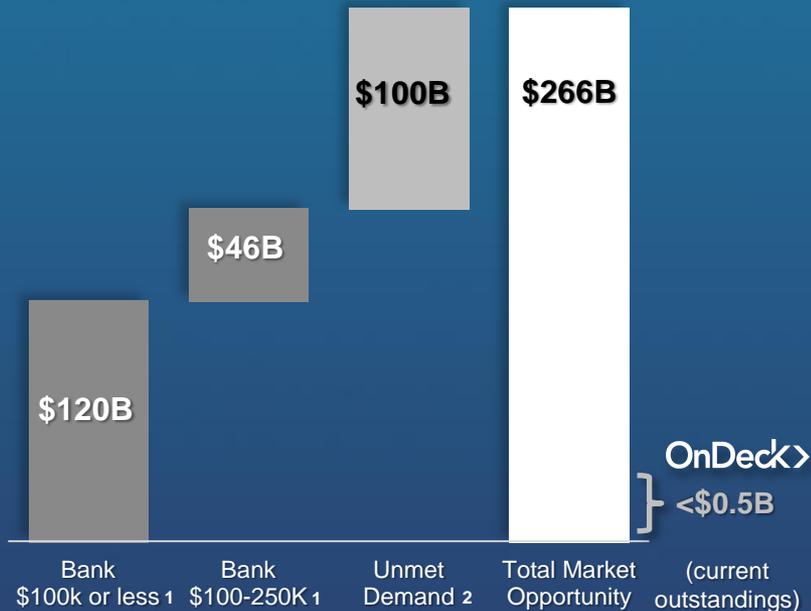
Andrea Gellert | SVP, Marketing | OnDeck

Meet Ben, owner of Waterfront Wines
in Brooklyn, NY, and 3-time OnDeck
customer

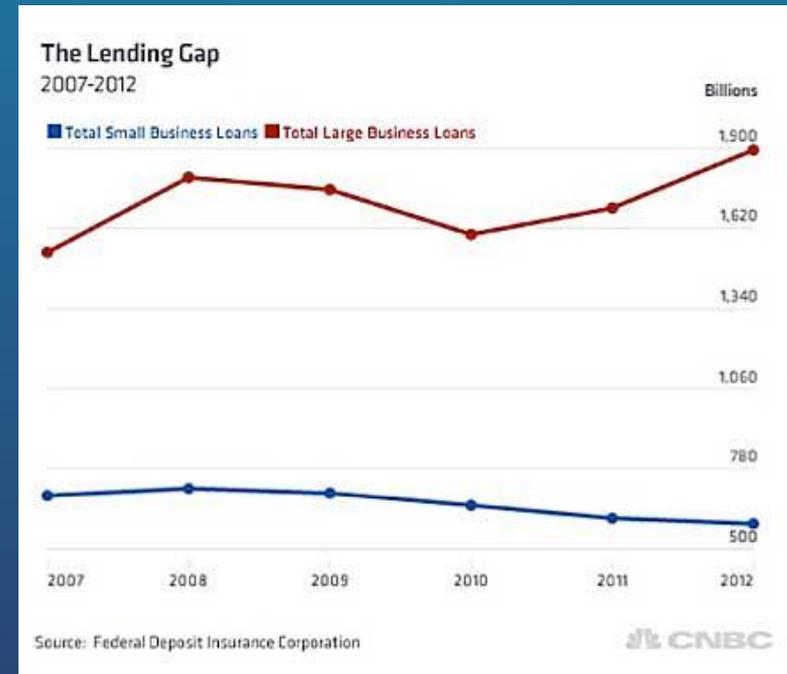


Large and Underserved Addressable Market

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



The Small Business Lending Gap

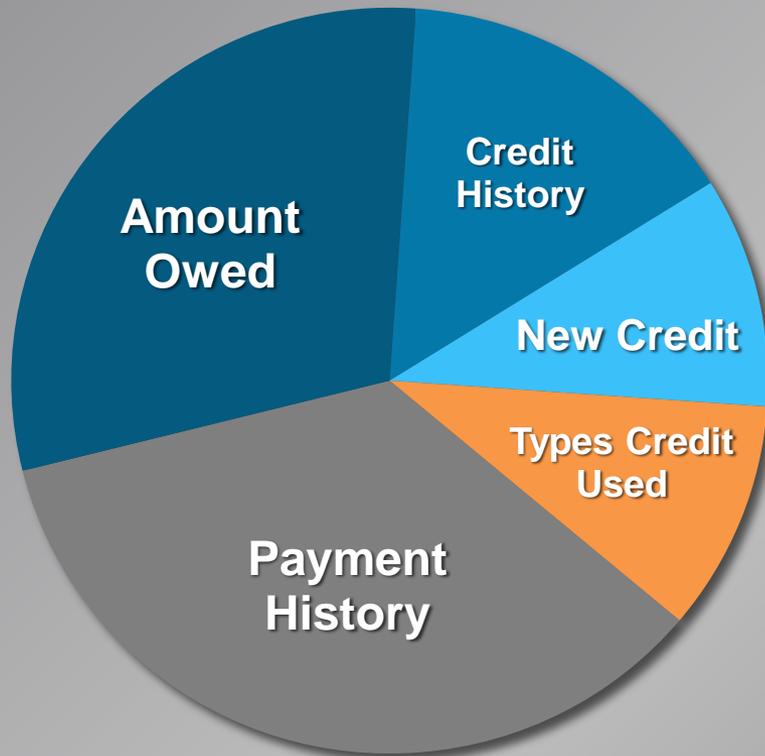


(1) SBA 2012 Small Business Lending Study - # of Non-real estate small business loans outstanding for depository lenders as of June 2012

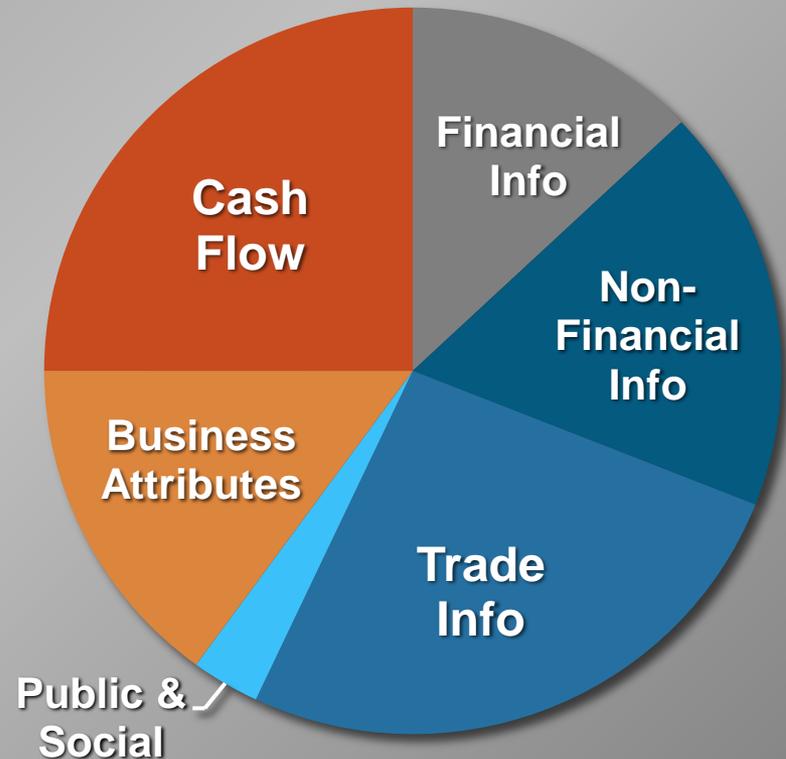
(2) Oliver Wyman, How "New-Form Lending" Will Shape Banks' Small Business Strategies, 2013

Data + Technology = The OnDeck Score™

Personal Credit Score



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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



OnDeck >

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

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Business loans without the hurdles

[Apply Now](#)

A new kind of business loan

We say “yes” more
We deliver true small business loans using our OnDeck Score™ technology, which focuses on the health of your business – not your personal credit score.
[What Makes Us Better >](#)

A company you can trust
We have an A+ Better Business Bureau rating, are backed by Google Ventures and have been featured in the Wall Street Journal.
[OnDeck in the News >](#)

Questions? Reach out to marketing@ondeck.com.