

## MARQ Small Business Portal and Score

MARQ streamlines the lending process by improving the way lenders and their small business customers interact. The MARQ portal and score automate manual processes, centralize loan information, and equip lenders and their customers to understand the credit position of the business.

### THE CHALLENGE: INEFFICIENT, INCONSISTENT, AND EXPENSIVE SMALL BUSINESS LENDING PROCESSES

### FOR LENDERS

- » Unreliable business financial data
- » Manual data collection
- » Subjective analysis
- » Disconnected processes



### FOR SMALL BUSINESSES

- » Time-consuming document collection
- » Lengthy back-and-forth with lender
- » Inability to benchmark to peers
- » Opaque credit decision factors



### MARQ SMALL BUSINESS PORTAL

# A borrower-facing website to streamline small business originations

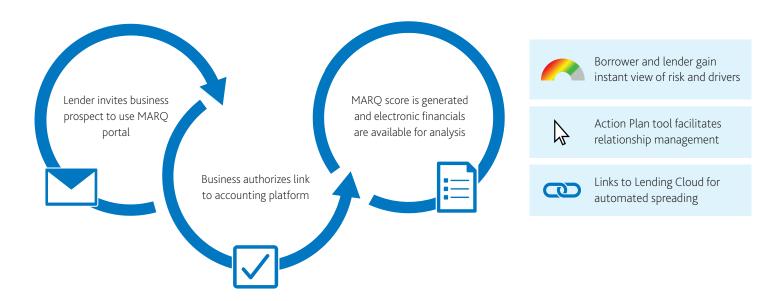
- » Instantaneous electronic data collection from the business
- » Tools and insight for lenders and their customers
- » Automated spreading and scoring
- » Centralized document management

### MARQ SMALL BUSINESS CREDIT SCORE

A small business score incorporating financial and behavioral data

- » Consistent and reliable risk assessment process
- » Key drivers of score and actionable guidance
- » Easy-to-understand 100-point scale
- » Based on the world's largest database of private firm financial data

### Innovative Technology for Streamlined Processes



### Make More Loans:

Eliminates weeks of back-and-forth paper shuffling with the click of a button, freeing lenders to spend more time working with customers and making loans.

### Deepen Customer Relationships:

With an instant MARQ score and view of the financial health of a company, lenders gain greater insight into their customers' businesses and can provide more tailored guidance and services.

#### Improve Competitiveness and Profitability:

Reduced manual work and improved scoring enable organizations to win more of the right deals and get loans to small business customers faster.

### Enhance the Customer Experience:

An easier and faster loan process, helpful tools and insights, and reduced "time-to-money" build satisfaction, loyalty, and trust among your customers.

#### CONTACT

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