

Turn your Credit Union into a FinTech

Digital Account Opening, Loan Origination and Recapture on Auto-Pilot

New loans
See the loans you're pre-qualified for
[SEE LOAN OFFERS](#)

Lower your existing loan payments
2 Auto loans
Mo. payment: \$340.00/mo Est. total: \$61,595.00

Personal Loan
Up to \$30,000
9.2%* APR [PRE-QUALIFIED](#)

2018 Jeep Wrangler
SAVE UP TO \$268/MO
Current: \$592/mo | 16.55% APR
Switch to us from BMW financial...
[START SAVING](#)

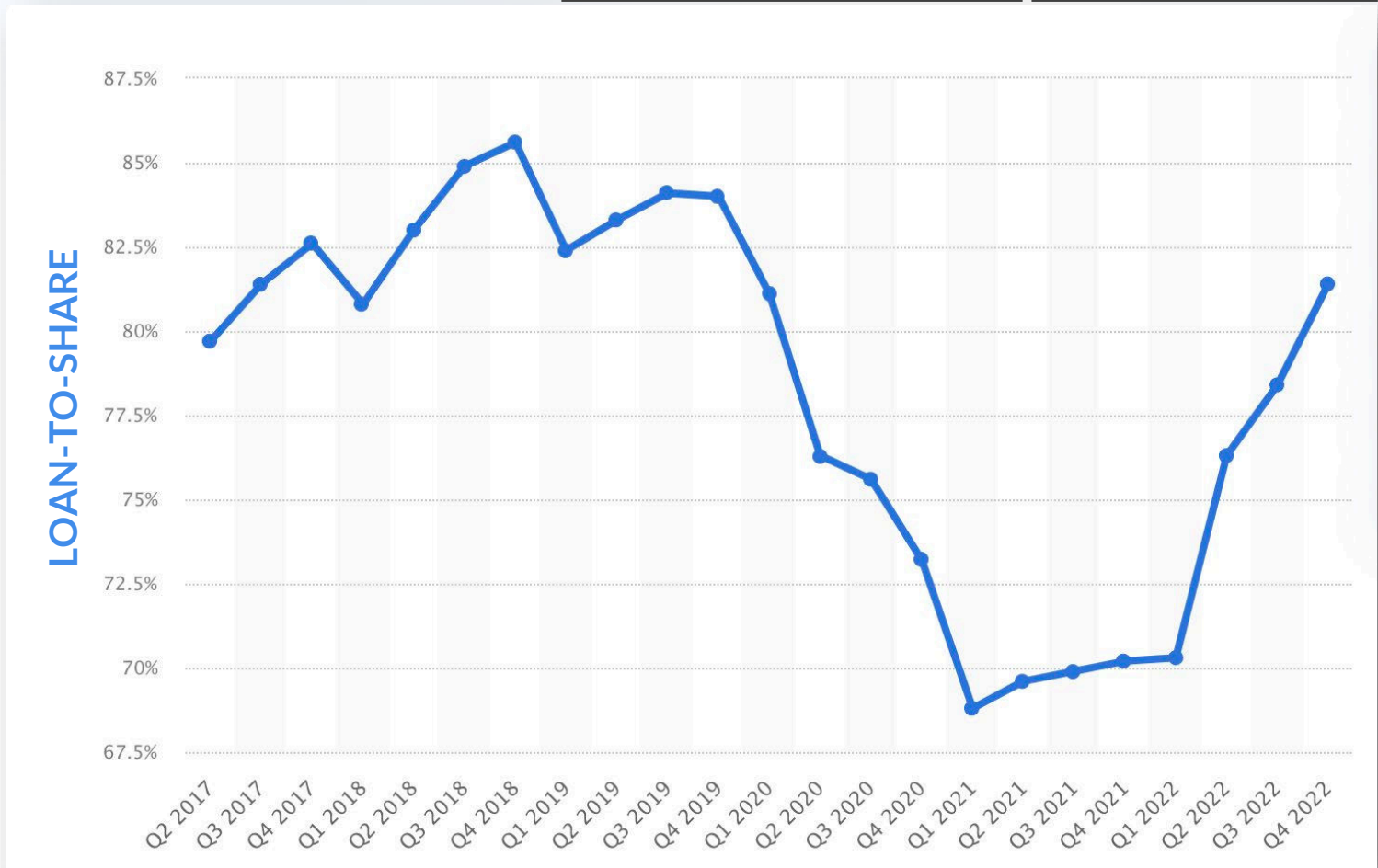
Apply with balance transfer
\$9,650.50

5.0% APY



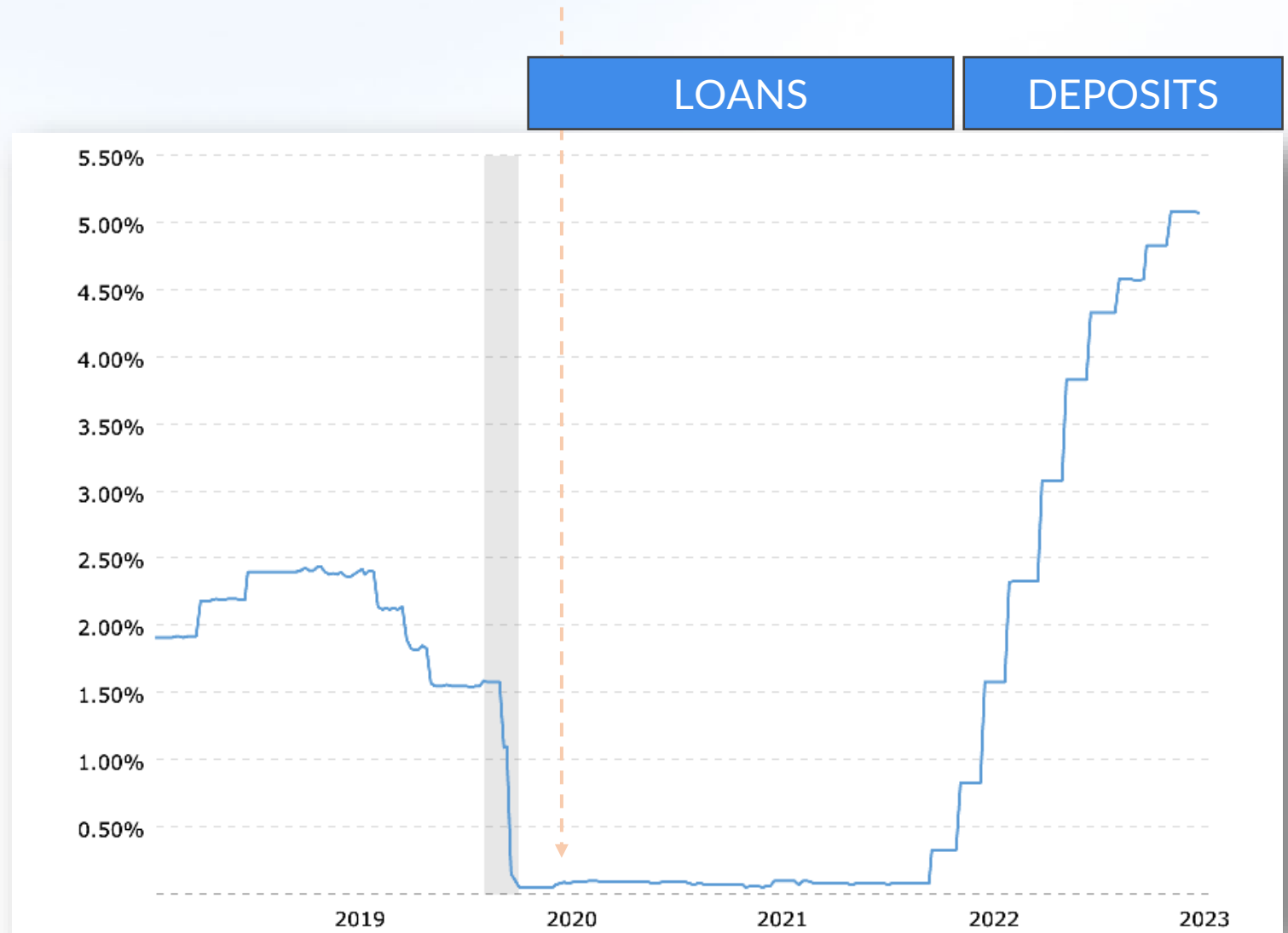
COVID, STIMULUS CHECKS AND RATE HIKES HAVE SHAKEN UP THE CREDIT UNION INDUSTRY

LOANS DEPOSITS



WITHCLUTCH

● WE STARTED CLUTCH WHEN INTEREST RATES WERE AT ROCK BOTTOM AND CREDIT UNIONS NEEDED (DIGITAL) LENDING



●

NO CRISIS IN SIGHT FOR COMPETITORS

We are 5 years
behind and must
not lose sight of the
forest for all the
trees!

JPMorgan's net interest income—rose 49% to a record **\$20.71 billion**, as its lending income more than doubled. **A glut of deposits has allowed JPMorgan to keep funding costs down while** [WSJ](#)

MARKETS | FINANCE

JPMorgan Profit Soars 52% Despite Banking Turmoil

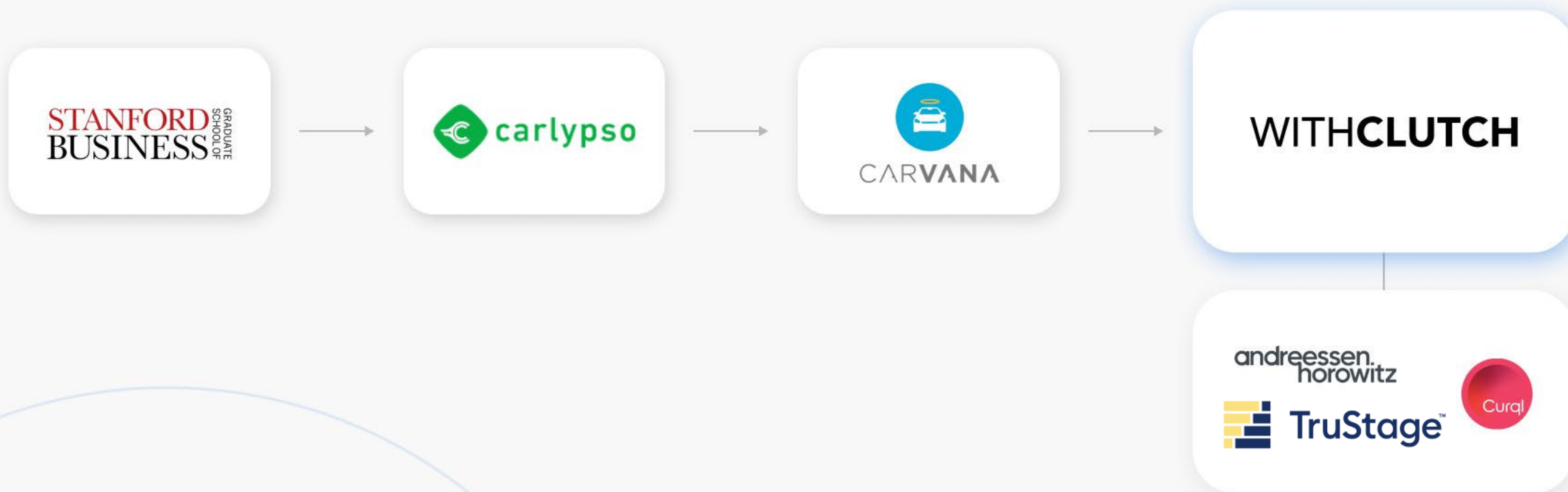
Rising interest rates powered the nation's biggest bank to record lending income and revenue





OUR PATH

From digital car retail to a
Credit Union Service Organization



DEMO TIME

- ✓ DAO
- ✓ DAO Branch



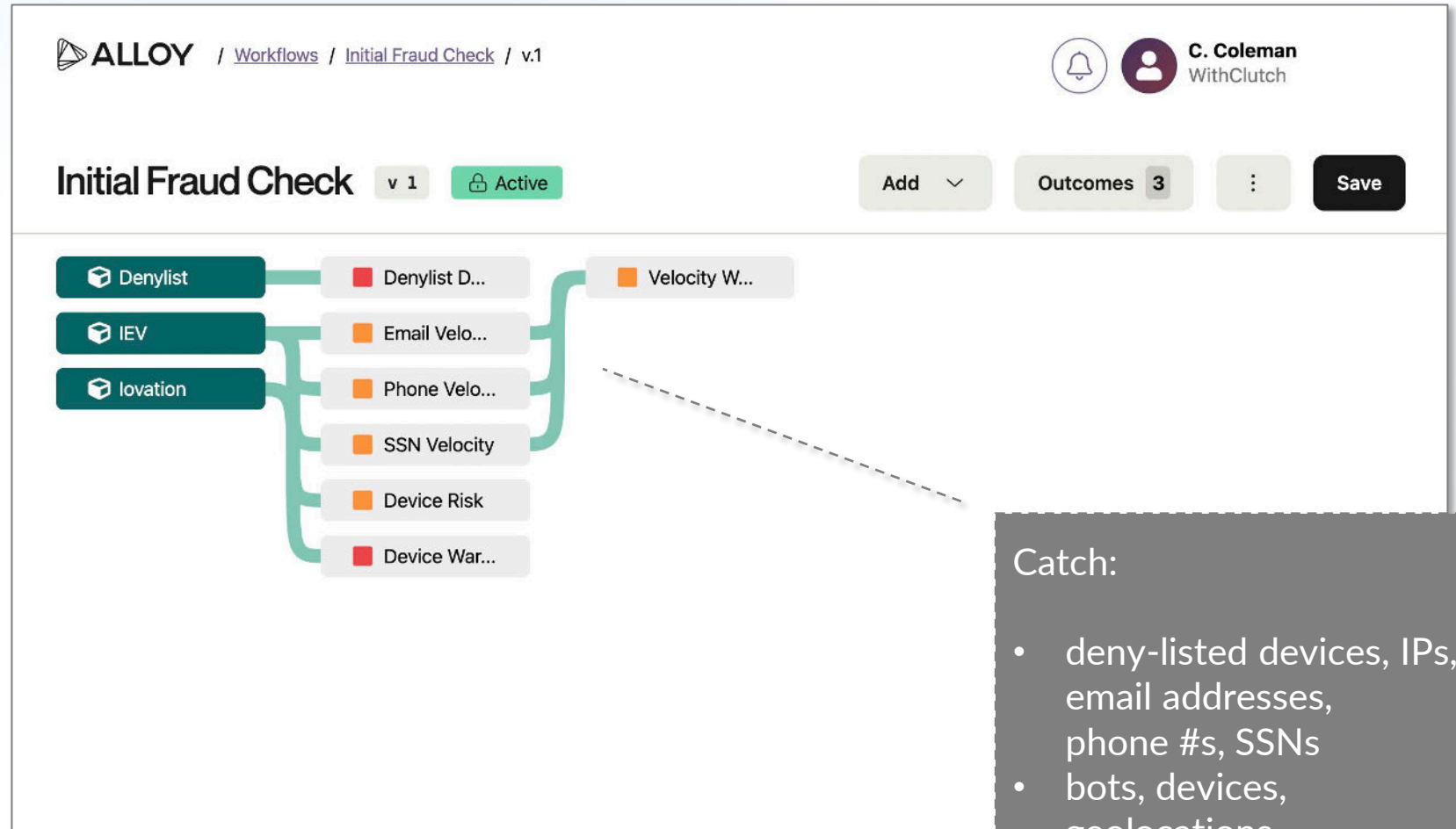
FRAUD DETECTION STRATEGY

A holistic strategy that allows for an end to end digital experience.

	Fraud Detected	False Positive
Traditional Credit	37%	10%
Phone/Device Analytics	6%	1%
Non-traditional/Social	58%	5%
Email History & Analytics	61%	8%
Classic KYC	23%	2%
Velocity/Consortium Data	64%	7.5%
Combined/Aggregated	90%	2%

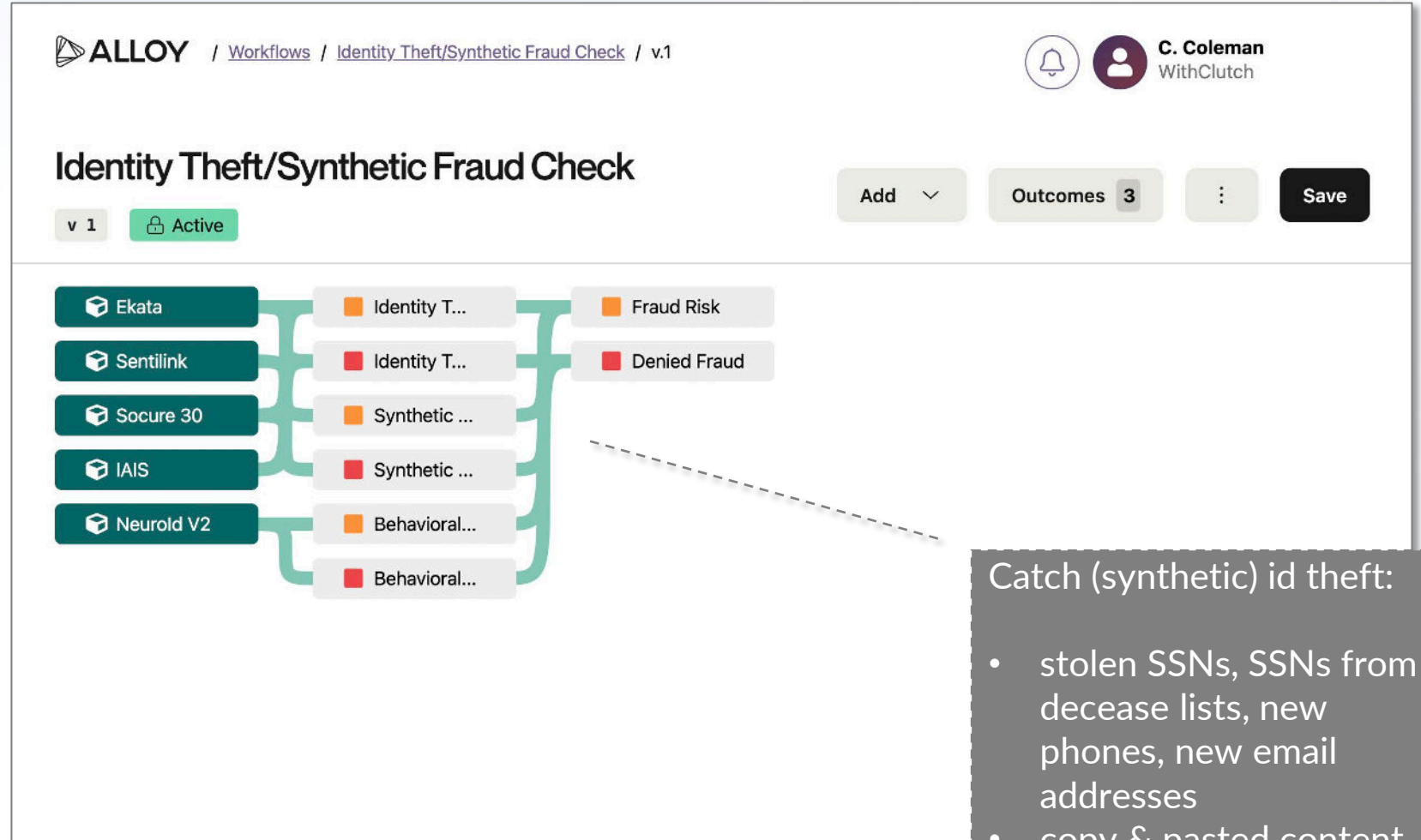
FRAUD DETECTION STRATEGY

Initial fraud checks
through deny lists,
i.e. catch
“immediate” /
“obvious” cases



FRAUD DETECTION STRATEGY

State-of-the art
detection via
additional services
including device
and use(r) specific
detection.

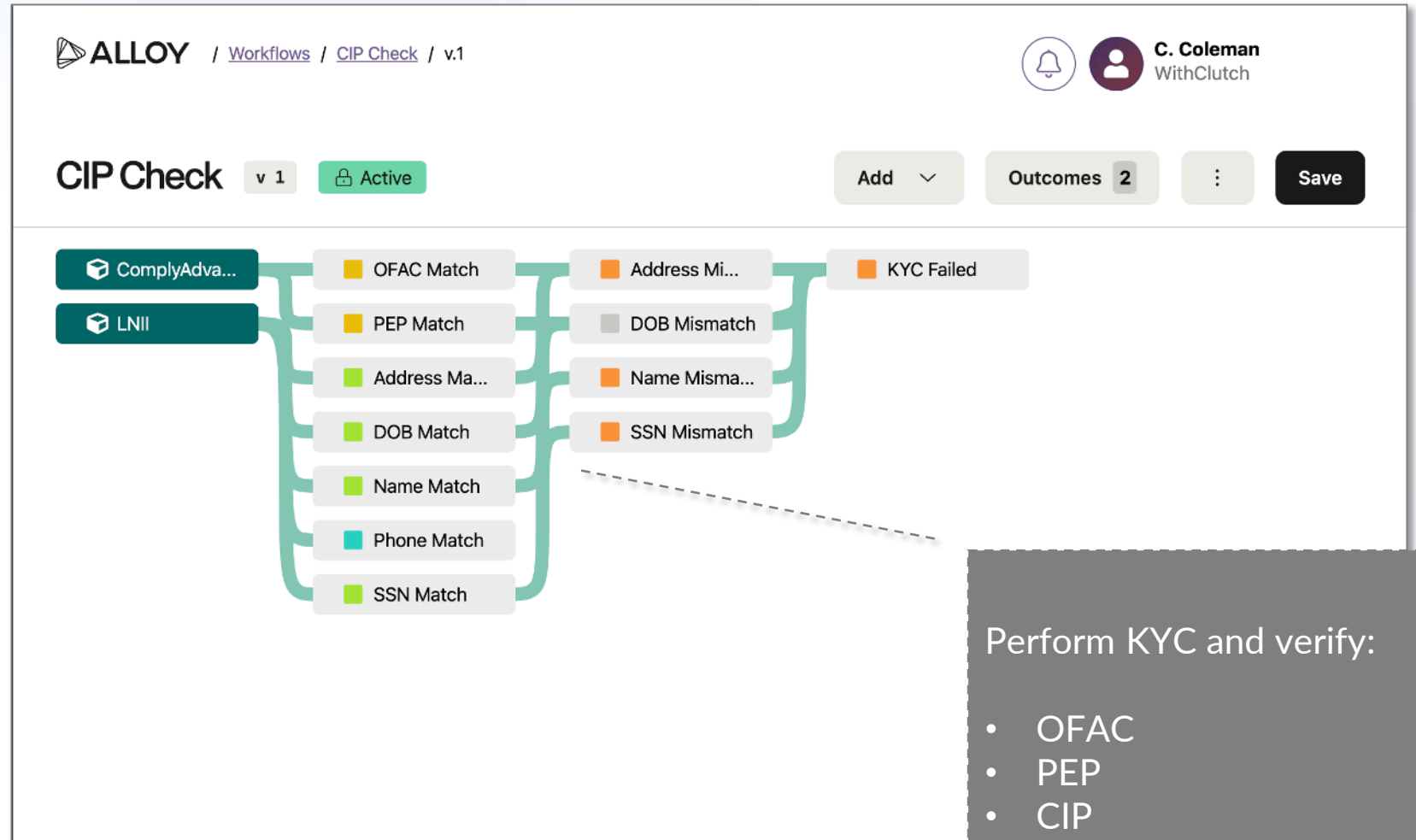


Catch (synthetic) id theft:

- stolen SSNs, SSNs from decease lists, new phones, new email addresses
- copy & pasted content, bots, fraud rings

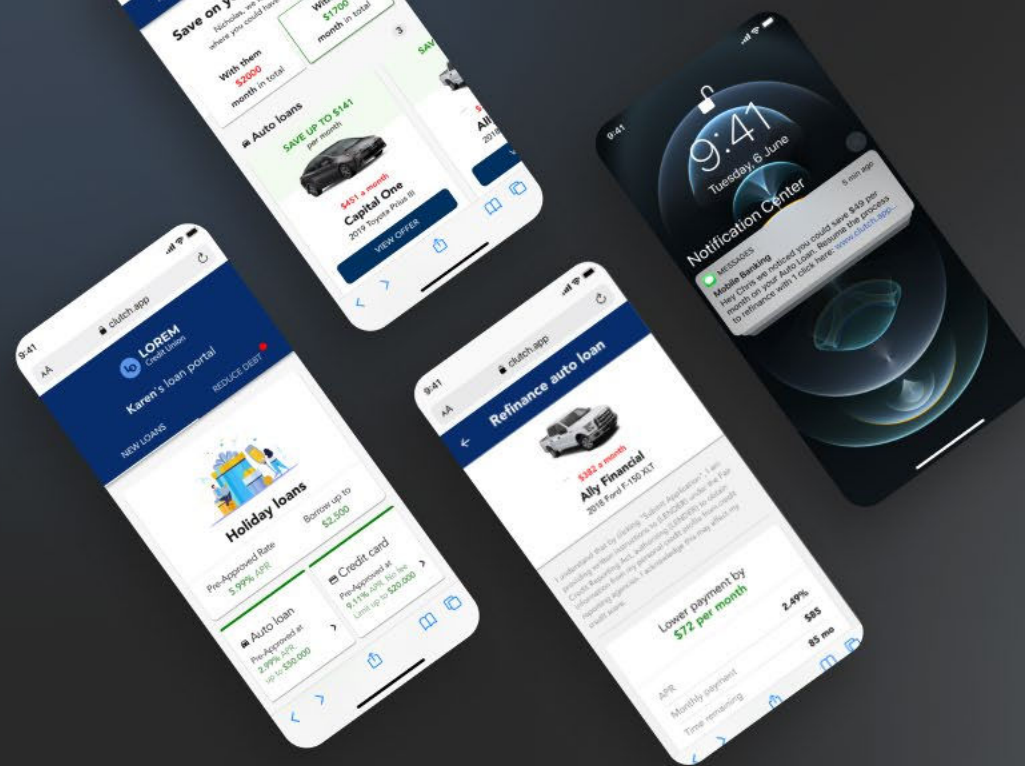
FRAUD DETECTION STRATEGY

CIP checks that do not require a DL and thereby remove friction.





●
**WANNA
KNOW MORE?
LET'S TALK!**



WITHCLUTCH

Address

WithClutch, Inc.
830 Avenue Balboa
Half Moon Bay, CA 94019

Contact

contact@withclutch.com