AdalFi

Credit Intelligence Platform

Smarter Credit Decisions, Instant Lending Rails.

Unlock credit for millions with AdalFi's AI-powered credit scoring.

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What is AdalFi?

AdalFi is an AI-powered lending infrastructure platform that lets banks, fintechs, and other lenders score, underwrite, disburse, and service consumer and SME credit in real time—using the most direct predictor of creditworthiness: bank-account cash flows. Our credit models and pre-built digital journeys enable instant decisions and one-minute disbursements for new credit prospects, while actively reducing portfolio risk.

Executive Summary

Mission 01

- Expand fair, profitable access to credit by scoring current financial reality rather than historical paperwork.

Who We Serve 02

- Universal/commercial banks, digital banks, NBFIs, fintech lenders, and platforms embedding finance.

Built for Scale 03

- 150,000+ unique borrowers and **SAR 1.5Bn+ in disbursements** enabled for our lending partners, with **industry-leading default rates (~0.2% at 90 DPD)**,.

What Changes 04

- Credit scoring & underwriting becomes **instant, explainable, and continuous**; conversion improves via event-driven activation; risk decreases through real-time monitoring.

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Technology

How it Works

AdalFi Analytical Architecture

- **Ingestion:** Core Banking data, credit bureaus, and third party origination data stream into a **real-time scoring & decisioning** layer.
- **Model Library:** Separate families for **Salaried Consumers**, **Non-Salaried Consumers**, and **SMEs**, each tuned to segment realities and nuances.
- **Decisioning & Policy:** Combine AI scores with your rules, affordability caps, and compliance constraints for instant decisioning, real-time offers and limits, and dynamic pricing.
- **Explainability:** Every decision returns human-readable drivers and policy reasons; full auditability for model governance.
- **Performance:** End-to-end Assess → Activate → Disburse **in under a minute**.

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The AdalFi Lending Loop

A continuous, compounding cycle that makes every loan smarter than the last.

Assess

AI Models assess real-time bank transaction data.

Activate

Targeted marketing nudges activate pre-qualified borrower.

Optimize

Rescore with updated bank data & repayments.

Disburse

Prebuilt customer journeys disburse funds in real-time.

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Assess — Real-time credit intelligence

- Securely ingest data from **Core Banking,** credit bureaus and trusted third-party origination data into the **AdalFi Analytical Architecture (AAA)**.
- Continuously rescore your entire account base.
- For New to Bank or New to Lender prospects, parse bank statements and salary slips for real–time credit scoring and qualification
- Produce **explainable outputs** (score, affordability, policy reasons, limit & pricing suggestions) for compliant, automated underwriting.
- Feature library spans **income determination & stability**, **spend velocity**, **balance trajectories**, **end-of-month headroom**, and more.

Activate — Convert qualified prospects

- Event-driven, omnichannel engagement (push, SMS, email, in-app, agent-assist) triggered by outbound campaigns, score thresholds, eligibility changes, or lifecycle signals.
- Personalization from first-party behavioral and transactional signals boosts open → apply → accept conversion.
- Outcomes (opens, clicks, accepts) feed propensity to borrow models and improve campaign planning.

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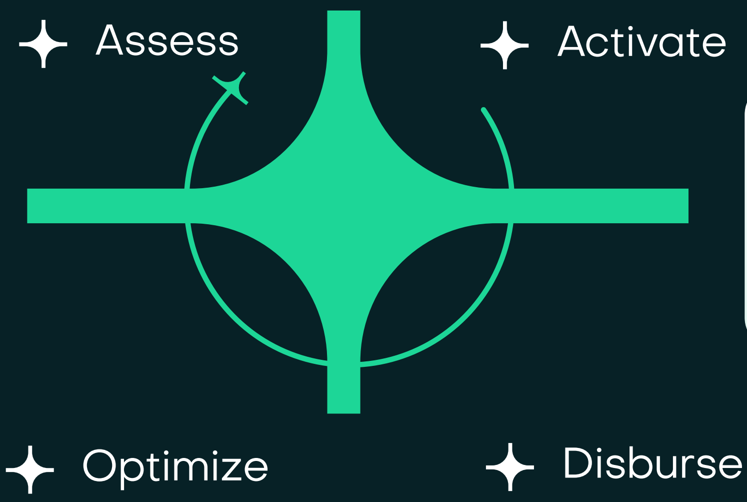
Disburse — Instant, fully digital fulfillment

- Mobile-first journeys via **drop-in UIs & SDKs** or API-only flows; pre-integrated into core/digital stacks.
- For prequalified users, **approval** → **acceptance** → **funds in under a minute**.
- For new prospects, bank statements are parsed and transaction data is processed in real-time for credit qualification and underwriting. Instant, one minute decisioning substantially increases uptake by prospects.
- Immutable decision logs, clear adverse-action reasons, and configurable policy guardrails.

Optimize — Continuous portfolio intelligence

- Real-time tracking of balances and cash-flow shifts using Core Banking data and repayment patterns.
- Early-warning indicators trigger proactive outreach, limit recalibration, and policy updates.
- Outcomes loop back into AAA to **autotune credit scoring models**, improving stability and accuracy.

Two Loops of Learning



- **Inner Loop (on-prem):** Within your secure environment, models **learn from daily transactions** and **repayment outcomes**, continuously calibrating to your portfolio.

- **Outer Loop (federated):** AdalFi aggregates **anonymized model updates** across partners (no raw PII or transactions ever shared) to harden models for all our lending partners.

Data & Integrations

- **Deployment:** On-prem, private cloud, or regulated in-country public cloud.
- **Interfaces:** REST APIs, webhooks, streaming, and **drop-in UI components/SDKs** for web & mobile.
- **Data residency:** Configurable to meet local regulatory requirements; **PII never leaves your systems**.

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COMPLEMENTARY BY DESIGN

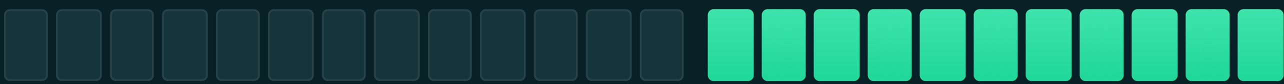
With a file or without one — every borrower, complete.

Where a bureau file exists, we enrich it. Where it doesn't, we are it. Either way, transactional data completes the picture — lower risk, wider access.

Bureau data Transactional data · AdalFi

Has a bureau file thick-file borrower

Bureau ~55% · Transactional ~45%



We enrich a record that already exists — more signal, higher-confidence approvals, lower risk on the book you already lend to.

✓ COMPLETE PICTURE

Thin or no file credit-invisible borrower

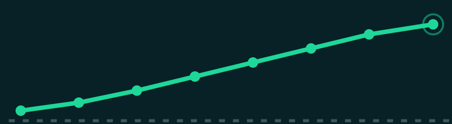
Bureau ~8% · Transactional ~92%

Little or no history to read. Transactional data is the whole picture — access for borrowers the bureau simply can't see.

✓ COMPLETE PICTURE

And it compounds over time.

A bureau file is pulled once and goes stale. Every month of transactions sharpens the score again — the picture keeps getting truer.



Lower risk on the files you have. Wider access to the borrowers you're missing.

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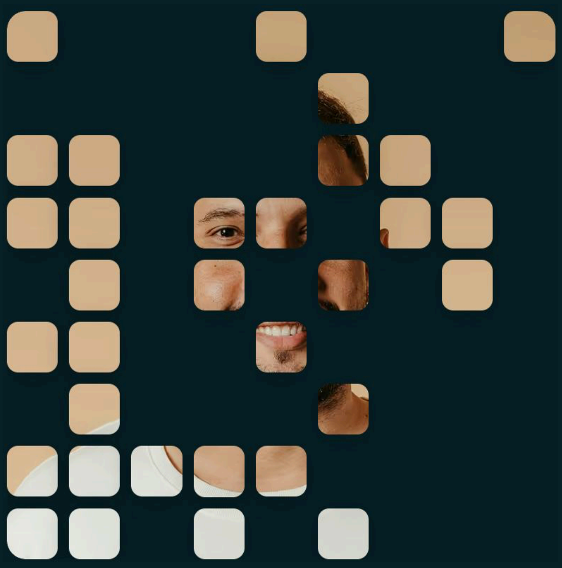
SME

For SMEs: what's missing today.

- **No scalable scoring:** There is **no eCIB or credit bureau Score** for SME cash-flow scoring; status quo is time intensive, manual, and **impossible to scale**.
- **No cash-flow model for SME complexity:** Other approaches don't handle **seasonality**, **vertical differences**, **inventory cycles**, **receivables timing—AdalFi's SME models do**.

What traditional platforms see



- Credit history length: 2 years.
- Repayment status: 3 loans paid.

What AdalFi can discover

- Spending stability: Trending up.
- Cash flow health: Stable.
- Sales consistency: Excellent.
- Sales growth: Up 121% vs. last year.

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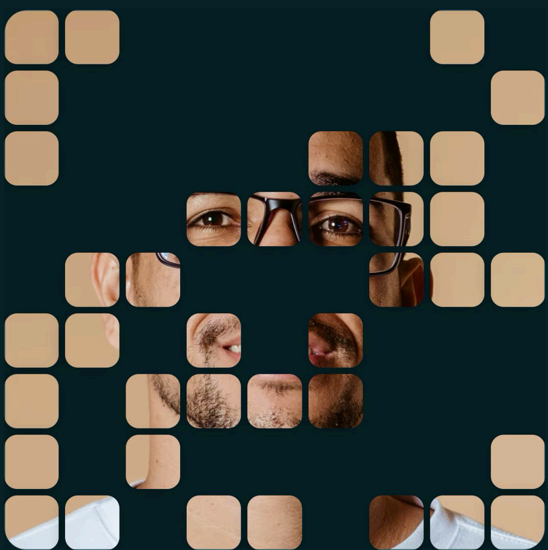
Consumer

For Consumers: the gaps today.

- **New-to-credit = credit invisible:** No bureau history means **manual underwriting** or rejection.
- **No autonomous rescoring:** It's **expensive to rescore prospects consistently** against existing accounts with static costly bureau pulls.
- **Thin files get ignored:** Consent-driven bureau pulls are **one-time snapshots**. **Every month new customers become eligible** with AdalFi's continuous transaction-based rescoring.

What traditional platforms see



- Credit history length: 2 years
- Repayments: 1 DPD30

What AdalFi can discover

- Expense Stability: Above cohort trendlines.
- Expense Velocity: Significantly below cohort.
- Balance in account: Stable and in line with cohort.

Consumer + SME

Products & Journeys

AdalFi provides a unified platform for both retail and SME credit. Each product uses the same framework of transaction data, scoring, decisioning, activation and disbursement rails.

Consumer Lending

- Personal Loans: Cash-flow–based qualification for salaried and non-salaried users; dynamic limits & pricing; 100% digital onboarding and acceptance.
- Salary Advances: Earned-wage access against verified income streams; instant payout; **payday auto-recovery** via e-mandate; configurable fees/limits.
- Credit Cards: Pre-approval from bank transactions; instant approval from bank statements; risk-based limits and pricing; instant issuance flows where supported.
- Auto Loans: Cash-flow underwriting with digital eligibility, affordability checks, and policy-bound approvals.

SME Lending

- Revolving Finance (Working Capital): Dynamic, auto-replenishing credit lines set from live cash-flows; instant drawdowns; real-time risk monitoring.
- Term Loans: Risk-based amount/tenor/pricing; instant approvals for prequalified SMEs; digital or hybrid (branch-assisted) journeys.
- Supply-Chain Finance: Buyer-approved limits, invoice discounting; ERP/API integrations; automated sweeps and repayment tracking.
- One platform, many journeys: All products use the same core building blocks—data ingestion, scoring, policy/decisioning, prospect activation, customer journey UI, & continuous model optimization.

Risk, Governance, & Compliance

Policy Control

- Lenders retain complete control over policies, thresholds, and limits. AdalFi's decisioning engine executes your appetite.

Affordability & Fairness

- Affordability caps, explainable score drivers, and immutable logs support fair-lending reviews & adverse-action notices.

Portfolio Protection

- Optimize module flags early risk indicators (e.g., sudden balance drops, income volatility, spending spikes) and automates outreach.

Monitoring

- Automated drift tracking, champion-challenger experiments, and governance dashboards for model health.

Security & Privacy

- **Encryption:** TLS 1.2+ in transit; strong encryption at rest.
- **Access:** Principle of least privilege; audited access paths; immutable decision logs.
- **Data handling:** **AdalFi has no access to production data. No raw customer data leaves your environment**. In federated learning; only **anonymized model updates** are shared with AdalFi for model improvement and hardening.
- **Standards:** Designed for ISO-aligned controls and bank-grade operational security.

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Live In ~12 Weeks

Implementation:

A proven rollout plan that minimizes IT lift and accelerates time-to-impact.

WEEKS 0–4

Foundation

- Solution design: products, policies, and journeys finalized; data contracts agreed.
- Baseline model evaluation on sample transactional data; feature analysis and back-testing.
- Integration plan across core, digital channels, KYC, payments, and notifications.

WEEKS 4–8

Build & Connect

- Configure models, underwriting policies, credit limits; tailor journeys and drop-in UIs.
- Stand up data pipelines (Core Banking → AAA; AAA → channels); begin test disbursements in sandboxes.
- Define monitoring SLAs and governance dashboards.

WEEKS 8–12

Launch

- End-to-end UAT, compliance sign-off, production hardening.
- Phased go-live with prequalified cohorts; activate event-driven campaigns.
- Post-launch tuning (pricing, limits, targeting) and playbook handoff.

Typical Lender functions

- Bank IT/Digital: API access, environment provisioning, channel integration.
- Risk & Compliance: Policy mapping, model governance, adverse-action templates.
- Business: Credit Product definition and parameters, prospect segments, portfolio growth.

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Trusted by Lenders who Move Fast

Bank of Punjab (BOP)

2x
Increase in monthly unsecured disbursements.

5
Days processing time cut to ~60 seconds.

86%
Average business growth in 9 months

80%
Reduction in manual work.

"AdalFi is reliable, trustworthy, and fast. That combination really works well for us and helps us scale our operations."

Asif Riaz, Group Chief of Consumer & SME Banking

"Our manual process involved multiple steps and took at least five days for approval...."

Faisal Butt,
Head of Unsecured Loans.

"AdalFi combines transactional data with their AI/ML credit assessment to predict repayment patterns. This allows us to identify creditworthiness quickly."

Rameez Bokhari,
Head of Products & Policies.

"With AdalFi, everything is taken care of. The customer journey is seamless, our staff can focus on sales, and we can monitor performance in real time."

Urooj Sohail,
Head of Retail Finance.

What changed: End-to-end digital journeys with OTP acceptance; automated decisioning tied to BOP policy; real-time monitoring; on-prem deployment to meet data-security requirements.

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Empowering Lenders with the Tools they need to Scale

Allied Bank (ABL)

SAR 20M

In digital loans to date.

SAR 5.4M

In digital loans issued in 2026.

20K+

Loans issued in one year.

"The ability to embed credit decisioning into myABL and make it seamless for customers was a game changer for us."

Mohsin Mithani, Chief Digital Officer

"Our traditional workflows simply weren't designed to handle large volumes instantly."

Moin Khalid, Chief Risk Officer

What changed: Embedded Salary Advance with AI-driven cash-flow underwriting; early-warning risk flags (e.g., missing salaries); servers-in-bank deployment aligning with compliance and risk controls.

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Why do Lenders Choose AdalFi?

- **More approvals at lower risk** by underwriting on living cash flows. Ability to assess SMEs and New to Credit consumers.
- **Lower CAC & higher conversion** via event-driven activation and tailored journeys.
- **Faster time-to-cash** with instant, embedded experiences.
- **Compounding performance** as models learn from outcomes—safely and with 100% regulatory compliance.

Ready to Get Started?

Book a demo to explore how AdalFi can deploy the Lending Loop across your Consumer and SME products, integrate with your stack, and launch quickly with measurable impact.

Visit our website: adalfi.com
Reach out to us at sales@adalfi.com

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Frequently Asked (For Procurement, Risk, and IT)

How fast is decisioning?

End-to-end approval and payout in under a minute for prequalified cohorts.

How do you handle thin-file/new-to-credit?

Cash-flow features (income, spend, balances, headroom) infer capacity/intent without lengthy credit histories.

Do we lose policy control?

No—your policies and affordability caps drive the final decision; models recommend, policies decide.

Where does data live?

In your environment (on-prem/private/regulated cloud). Federated learning shares no raw data; only anonymized model updates.

What about data residency & audits?

Configurable residency; immutable decision logs and explainability for regulators and internal audit.

Time-to-value?

Typical launch in ~12 weeks with pre-integrations and drop-in UIs.