

# SMBanking/**FORWARD**

GROW

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# Grow

*"Digital PPP loans have changed the customers' expectations forever. We need to adapt and right now."*  
- Atlas Client



# Growth Challenges



Competitive pressures



Evolving customer demands



Resources are limited



Workforce is stretched

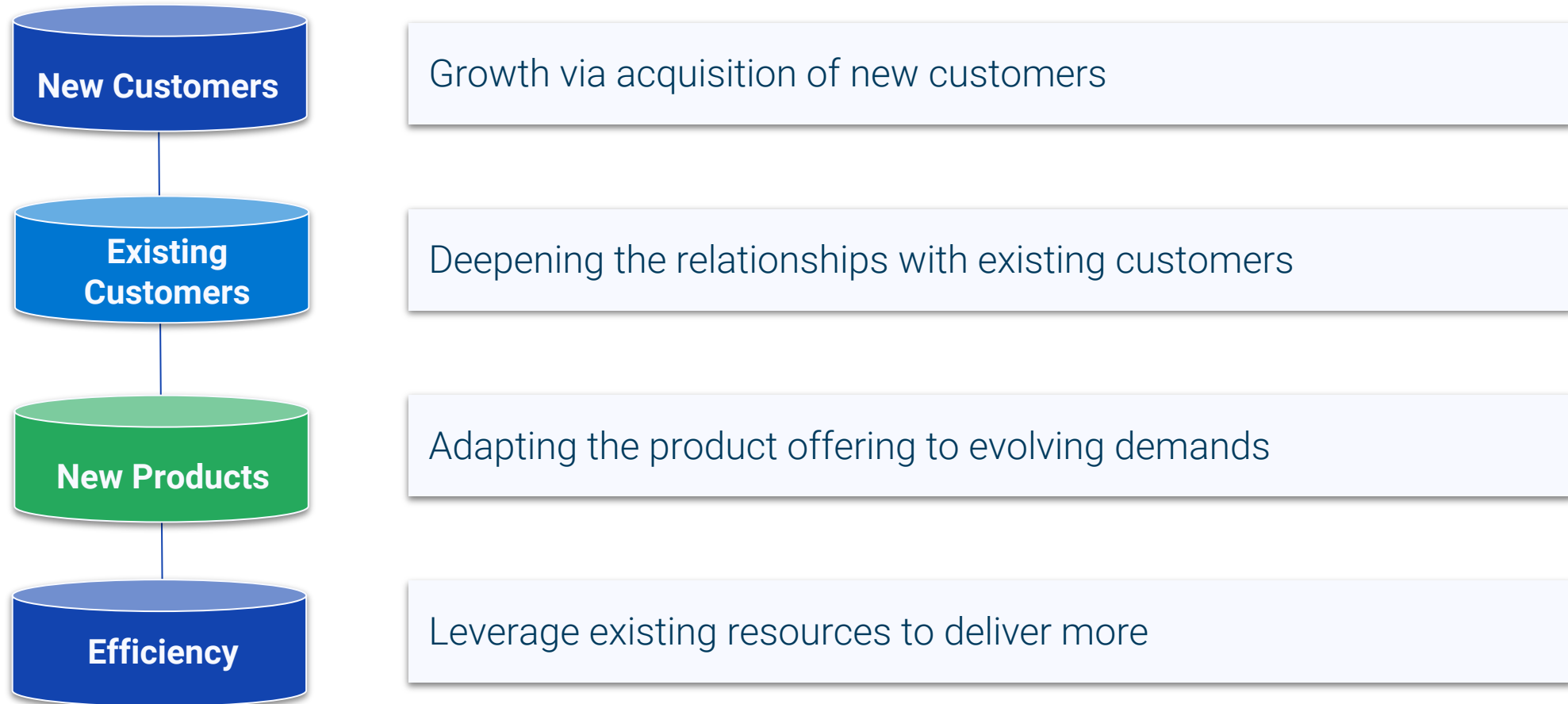


Lack of Information

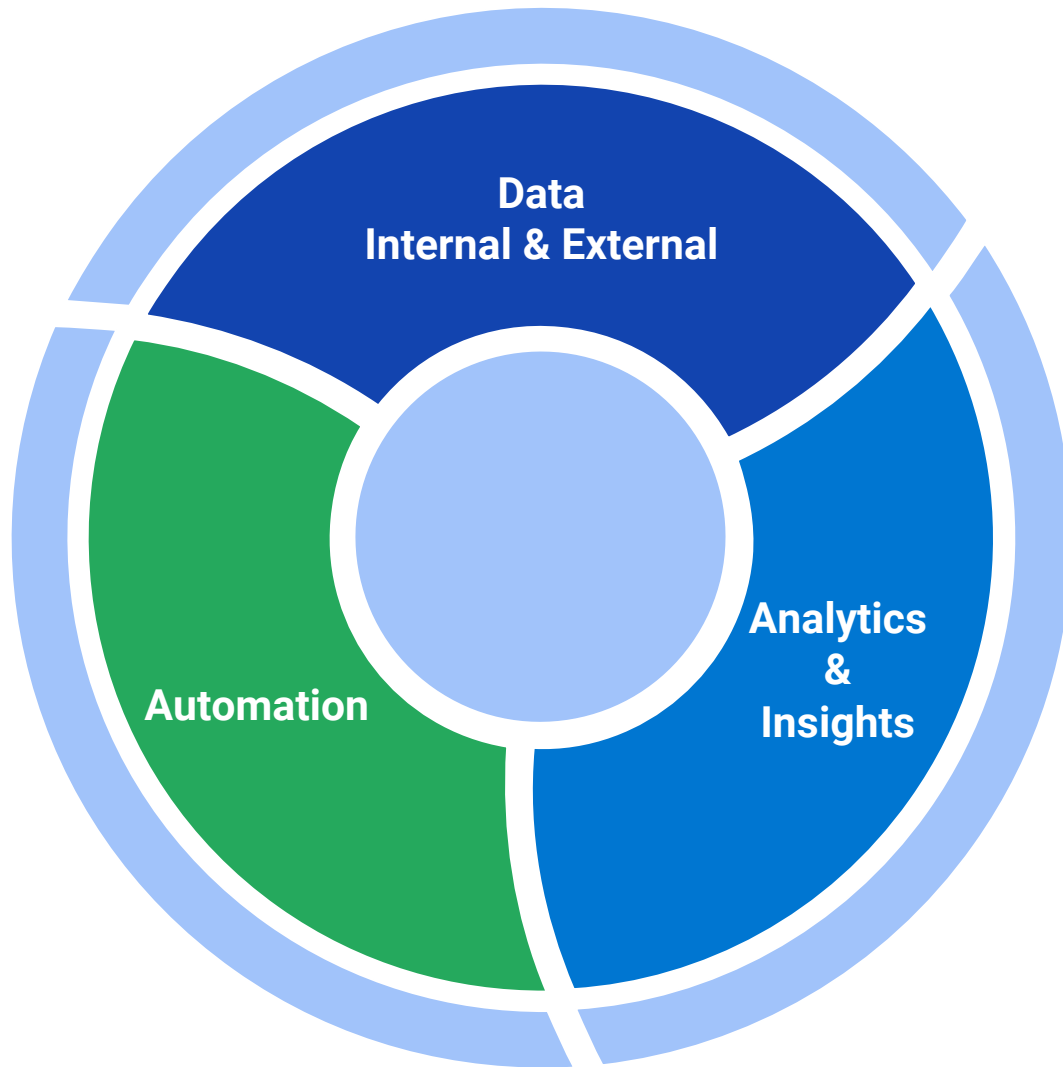


Dearth of Expertise

# Avenues of Growth



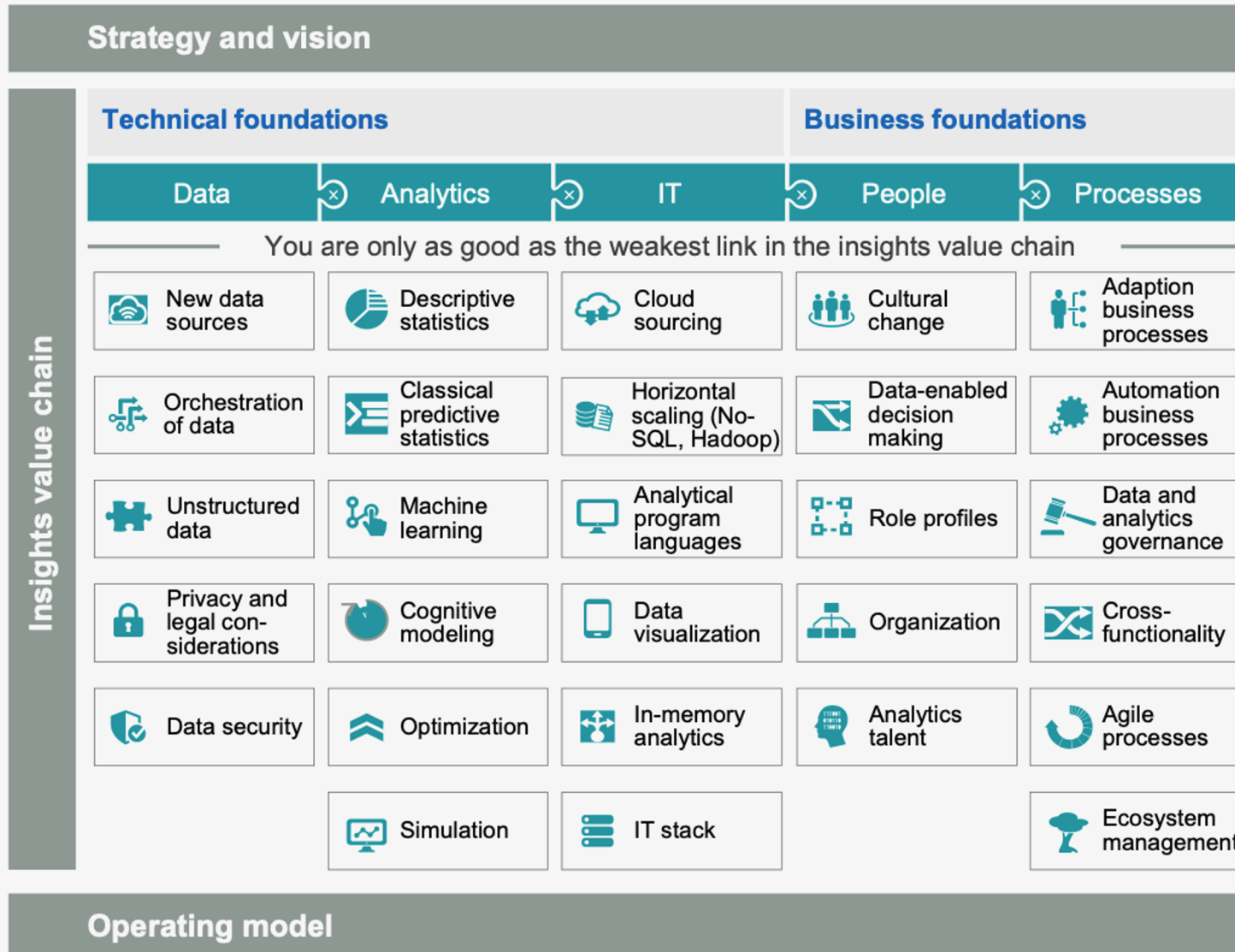
# Data, Analytics and Automation



## Use Cases for supporting growth and reducing costs

- ❑ Process Optimization
- ❑ Deepen customer relationships
- ❑ Churn prevention
- ❑ Resource optimization
- ❑ Marketing spend and effectiveness
- ❑ Fraud prevention
- ❑ Workforce planning
- ❑ Demand planning
- ❑ Data driven unbiased decisions

# Data and Analytics Strategy for Growth



## Value captured



The insights value chain is multiplicative, i.e., you are only as good as the weakest link in the chain

Source: McKinsey

# How Atlas Platform is Adding Value?



Branded, fully-digital, mobile-enabled, small business credit application with document exchange functionality



Sales & Marketing Module to identify prospects, load and manage marketing lists, and allocate internal resources for cultivating and managing relationships



Decisioning engine with automation tools customized for your risk tolerance and business goals. Analyzing thousands of data points in minutes helping you make unbiased data-driven decisions



Robust data analytics and dashboards with strategic, real-time insights and reporting coupled with workflow tools



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