

RIBBIT

THE BANK BEHAVIOR EXPERTS



BankLOGIN+

CREDENTIALLED | Bank Transaction Insights

BankLOGIN+ delivers **cash flow insights** that provide a more thorough, actionable view of what consumers earn, spend, and can afford. Consumers permission access to bank transactions using RIBBIT's interface or your existing provider, and **BankLOGIN+** generates deep behavioral analytics into **income, spending behavior, and affordability.**

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BankLOGIN+ gives us instant insights into **income** and **affordability** at a time of **economic instability.**



-RIBBIT Customer

KEY INSIGHTS

DETAILED RESPONSE DATA

Separate between various types of **incomes**

TRANSFERS

Third-Party
Intra-Account

GOVERNMENT

Stimulus | PPP
Unemployment

INVESTMENTS

Annuity | Pension
Social Security

CASH

ATM | POS

OTHER

Lending | BNPL | Gaming

PAYROLL

Gig | Flex

CASH FLOW BEHAVIORAL ANALYSIS

Spending is no longer limited to financial **obligations**

QUICK DINING | LOAN PAYMENTS | GAMING
GROCERY | CREDIT CARDS | CELL PHONE

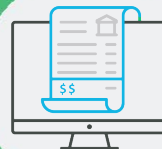
DESIGNED FOR

Prequalification
Lead Generation
Direct Mail and Prescreen

Authorization
User Experience
KYC and Compliance

BETTER DECISIONS

BankLOGIN+ evaluates a user's **ability to pay** based on actual cash flow data and combines **AI-driven decisioning analytics** to expose more than **8,400 attributes, risk scores,** and **Recommended Action Codes** to instantly assess banking behavior. **BankLOGIN+** verifies accounts and establishes cash flow timing to better predict ability to pay.



QUICK FACTS

Value from Deep Bank Transactional Behaviors

BANK TRANSACTION INSIGHTS

Integrate RIBBIT Connect or API
Returns 8,400 Attributes
Recommended Action Codes
Returns 9 Consumer & SMB Scores
API | Insights Only | Linking Only

VERIFICATION | OWNERSHIP | RISK
FRAUD | PAYMENT HISTORY
INCOME | SPENDING BEHAVIOR