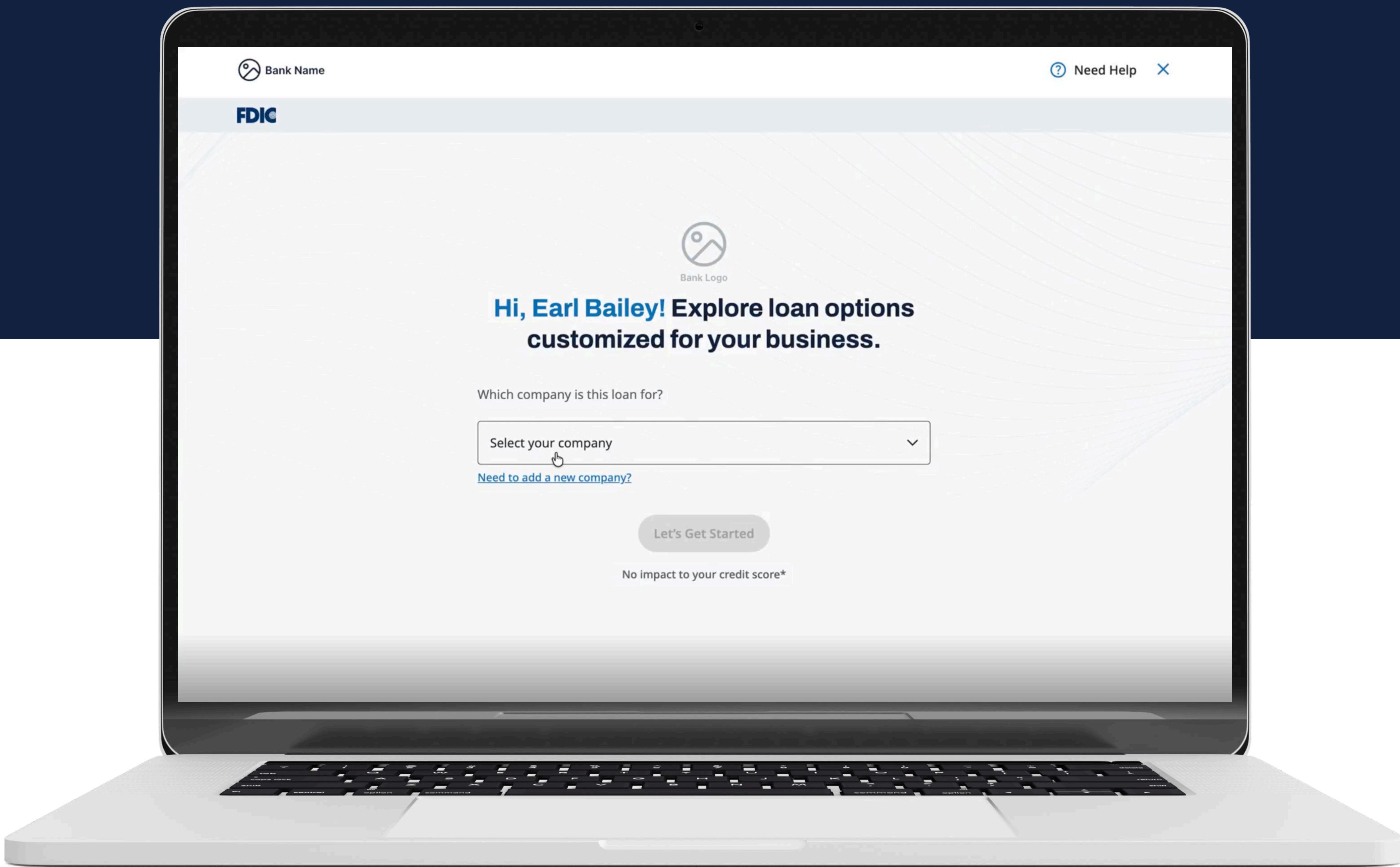


B K R H / L L  
UN/FY™ DIGITAL SMALL BUSINESS LENDING

LEND BETTER. LEND FASTER.  
LEND MORE.



## MAKE LENDING WORK FOR EVERYONE

A business owner submits a loan application at 10 a.m. and hears back by lunch. No back-and-forth, no confusion, no bottlenecks. With Baker Hill's Digital SMB, that's not a vision — it's a reality.

This fully digital, AI-powered lending experience is built for lenders ready to move fast without compromising accuracy. It eliminates friction, accelerates decisioning, and delivers a smarter path to deeper customer relationships.

## KEY FEATURES

- **Guided Application Flows:** Adaptive, pre-filled paths reduce abandonment and ease completion.
- **Smart Loan Builder:** Embedded cash flow analysis and payment calculators.
- **Intelligent Documents:** AI-powered data extraction and automation eliminate manual entry.
- **Real-Time Banker Dashboards:** Track application drop-offs and proactively re-engage.
- **Pre-Integration with Core Banking:** Speeds up onboarding and decisions.

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## UN/FY™ DIGITAL SMALL BUSINESS LENDING

### POWERED BY DATA POND

Baker Hill's Data Pond™ architecture continuously pulls, enriches, and activates borrower and institution data from your core and trusted sources. That means faster pre-fills, cleaner applications, and decisions backed by clarity — not guesswork.

It's how your teams move from reaction to precision. And how your borrowers go from application to funding — faster, easier, and more confidently.

### BENEFITS AT A GLANCE

Here's how UN/FY delivers real-world wins — for your team, your customers, and your bottom line.

- Accelerates decisioning without sacrificing accuracy.
- Creates a frictionless experience that customers actually enjoy.
- Drives efficiency across the credit lifecycle.
- Enables banker- or customer-led journeys on any device.
- Reduces abandonment. Captures more qualified applicants.

### WHY IT WINS

Your teams get a full view. Your customers get a guided path. Together, it means faster lending, better outcomes, and deeper relationships.

#### Integration Highlight

Plug directly into Baker Hill's Digitally Integrated LOS. Bi-directional sync ensures complex cases don't fall through the cracks.

#### Grow Deposits Too

Gamified "Unlock Your Best Rate" tools drive new money alongside credit wins.

### READY TO MODERNIZE LENDING?

Turn every application into an opportunity. Let's build a lending experience that's faster for your team — and easier for your borrowers.

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Baker Hill is the leading provider of lending technology for banks and credit unions across the United States. Each month, financial institutions use Baker Hill's platform to process over \$7 billion in loan originations. With trusted fintech innovation, AI-enabled automation, and deep banking expertise, we help institutions Lend Better, Lend Faster, and Lend More™.

We're more than a platform. We're your partner in building stronger communities through smarter banking. Visit [www.bakerhill.com](http://www.bakerhill.com) to learn more.