

# What we Can Do Right Now

## 1. Start with Option 1:

- Build scoring engine + lender-facing dashboard
- **Pilot with 1–2 lenders (fintechs or credit unions) after MVP IS OUT**
- Let them define approval rules — you handle the tech and scoring-This can be done while setting up an account or we allow them to define and lock the terms .

## Two Ways AltFiScore AI Can Offer Real-Time Pre-Quals

### Option 1: As a Lending Intelligence Platform (B2B Model)

- **AltFiScore does not offer the loans itself**, but enables **lenders to pre-qualify consumers** via API or white-label UX.
- integrate with banks, credit unions, or fintech lenders who:
  - Define approval rules (e.g., income  $\geq$  \$2,000/mo, 90 days consistent work)
  - Let AltFiScore handle the **real-time user data pull + scoring**
  - Use your API to **return eligibility decision + offer details**

**Result:** AltFiScore powers the tech and data. The **lender owns the product** and issues the credit.

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### Option 2: As a Credit Marketplace or Embedded Finance Layer (B2B2C Model)

- AltFiScore becomes a **platform that hosts loan or credit offers** from multiple lenders (like Credit Karma or LendingTree but alt-data powered).
- Consumers:

- Link accounts via Plaid/Argyle
- Get matched to **pre-qualified offers**