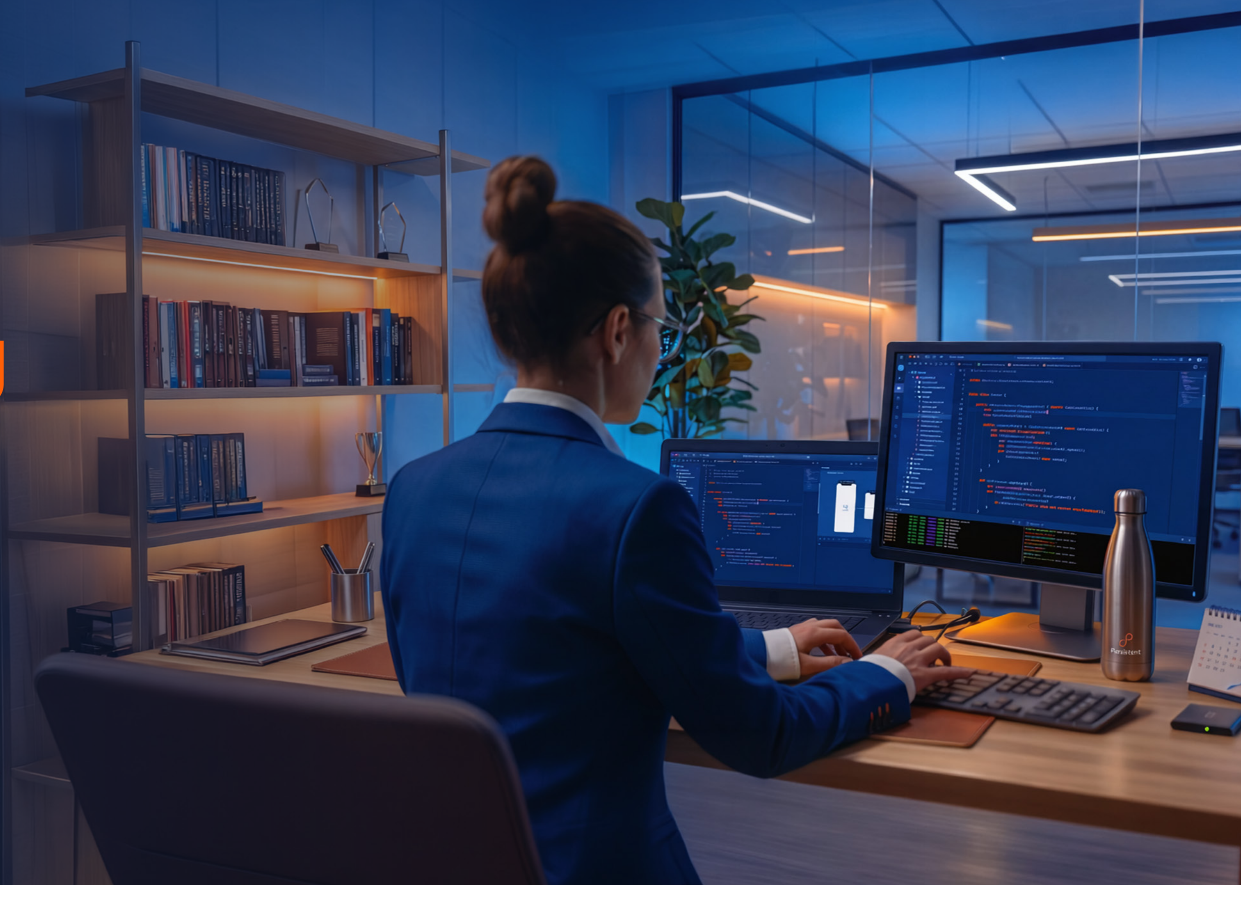
Persistent

Transform Lending
Operations with Agentic AI

Accelerate decisions. Improve risk visibility.
Scale lending operations.



Commercial and SMB lenders are under pressure to grow while improving efficiency, consistency and risk management — yet critical processes across the lending lifecycle remain highly manual. Persistent automates complex lending workflows to enable faster and smarter decisions.

Move from work-intensive lending operations to AI-powered orchestration across the entire credit lifecycle.

Why Lending Leaders are Acting Now and Prioritizing Agentic AI Today.

01 Rising Operating Costs
Manual processing keeps cost-to-serve high as volumes grow.

02 Increasing Regulatory Scrutiny
Examiners expect explainable, source-attributed credit decisions.

03 Growing Borrower Expectations for Instant Decisions
Borrowers compare lenders on speed and move to whoever answers first.

04 Pressure to Scale Without Adding Headcount
Growth targets outpace the capacity of a people-only operating model.

Why It Matters

Manual Lending Workflows Quietly Cost You Growth

- Lengthy borrower onboarding and document collection
- Manual credit memo preparation
- Financial spreading inefficiencies
- Delayed visibility into portfolio risk
- Slow SMB lending decisions
- Resource-intensive SBA loan processing

The Result: Slower decisions, higher operating costs, inconsistent experiences and reduced competitiveness.

Industry Benchmark
Lending Teams Spend too Much Time on Manual Work

65–80%
Of underwriting effort is often spent gathering, validating and analyzing borrower information instead of making lending decisions.

Proof Points

36% faster financial spreading — review and adjust, not rebuild
Weeks → days from engagement to underwriting readiness
Same-day SMB decisions — greater volume, no new headcount

Agentic AI in Action

One End-to-End Orchestrated Workflow

Connected agents carry each application from submission to decision — with a human in control at the close.

Application submitted → Document Agent → Financial Analysis Agent → Risk Assessment Agent → Compliance Agent → Credit Decision Agent → Human Review

The Solutions

AI-Powered Transformation Across the Credit Lifecycle

Commercial Intake & Onboarding
An Orchestrated Borrower Front Door
The Intake AI Agent automates document intake, validates eligibility and assembles complete, underwriting-ready applications before review begins.
Outcome: Underwriting readiness **in days, not weeks.**

Credit Memo Generation
Manual Memos Become Decision Support
The Credit Memo AI Agent transforms borrower data, financial spreads and supporting documents into institution-specific credit narratives with full traceability.
Outcome: Analysts spend less time documenting and more time making credit decisions.

Financial Spreading
Underwriting-Ready Financials
Transforms extracted financials into institution-specific spreads aligned to your chart of accounts and underwriting standards.
Outcome: Up to **36% faster** spreading, enabling analysts to review and refine rather than rebuild.

Continuous Credit Monitoring
Periodic Reviews Become Continuous Insight
The Continuous Credit Monitoring AI Agent provides ongoing portfolio surveillance, surfacing emerging risks before they impact performance.
Outcome: Earlier risk detection and faster intervention.

SMB Lending
Faster Decisions At Scale
AI-powered origination automates document analysis, cash flow assessment, and credit evaluation to accelerate SMB lending decisions.
Outcome: Scale SMB lending operations efficiently while maintaining consistent credit decision.

SBA Lending Intake
Automate High-Volume Operations
The Intake AI Agent automates intake validation and borrower package preparation, ensuring complete, compliant applications reach underwriters faster.
Outcome: Increase SBA lending capacity without increasing operational headcount.

What Makes Persistent Different

Lending-Native AI, Built for How Credit Teams Actually Work

- Lending-specific AI agents — purpose-built for credit workflows, not generic automation.
- BFSI domain expertise — deep banking and lending experience behind every workflow.
- Human-in-the-loop governance — people stay in control of every credit decision.
- Enterprise-grade security — bank-level controls across data and operations.
- Model-agnostic architecture — adopt the best models over time without re-platforming.
- Responsible AI framework — transparency and accountability engineered in from the start.

Governance & Responsible AI

Built for Responsible Lending

Agentic AI helps accelerate lending operations while maintaining transparency, control and compliance across the credit lifecycle.

- Human-in-the-loop decision validation
- Explainable AI recommendations
- End-to-end audit trails
- Regulatory compliance support
- Secure and governed AI operations

Why Persistent

Deep BFSI Expertise, AI-led Engineering and Lending Domain Knowledge

We help financial institutions modernize critical lending processes and unlock business value across the lifecycle.

- Accelerated lending decisions
- Improved operational efficiency
- Enhanced borrower experiences
- Better compliance & auditability
- Scalable AI-driven operations

Ready To Transform Lending?

Scale Lending Growth Without Scaling Operations

Whether your focus is commercial lending, SMB lending, SBA operations, underwriting efficiency or portfolio risk management — let's talk.

Click here to Speak to Our Experts Today.