

algebrik

Gen AI is the Dreamer  
**Agentic AI is the Doer**

From insights to instant action across the  
lending lifecycle



Jesse Fruge  
VP-Product

# Swipe Right on Your Loan

The New Borrower Doesn't Wait. They Chat, Compare, and Expect Instant Decisions.



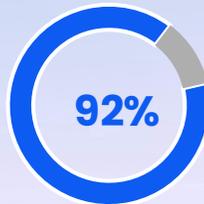
**75% Gen Z consumers** believe AI can improve customer service



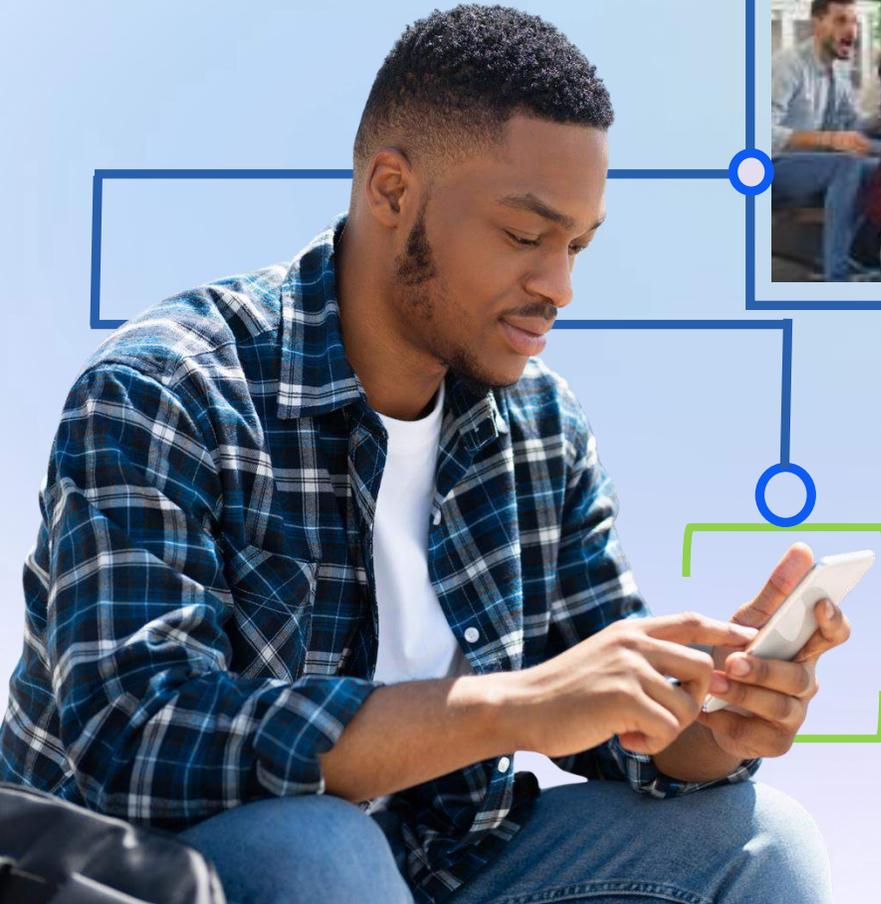
**70% of Millennials** and **63% of Gen Z** want mobile-first financial services



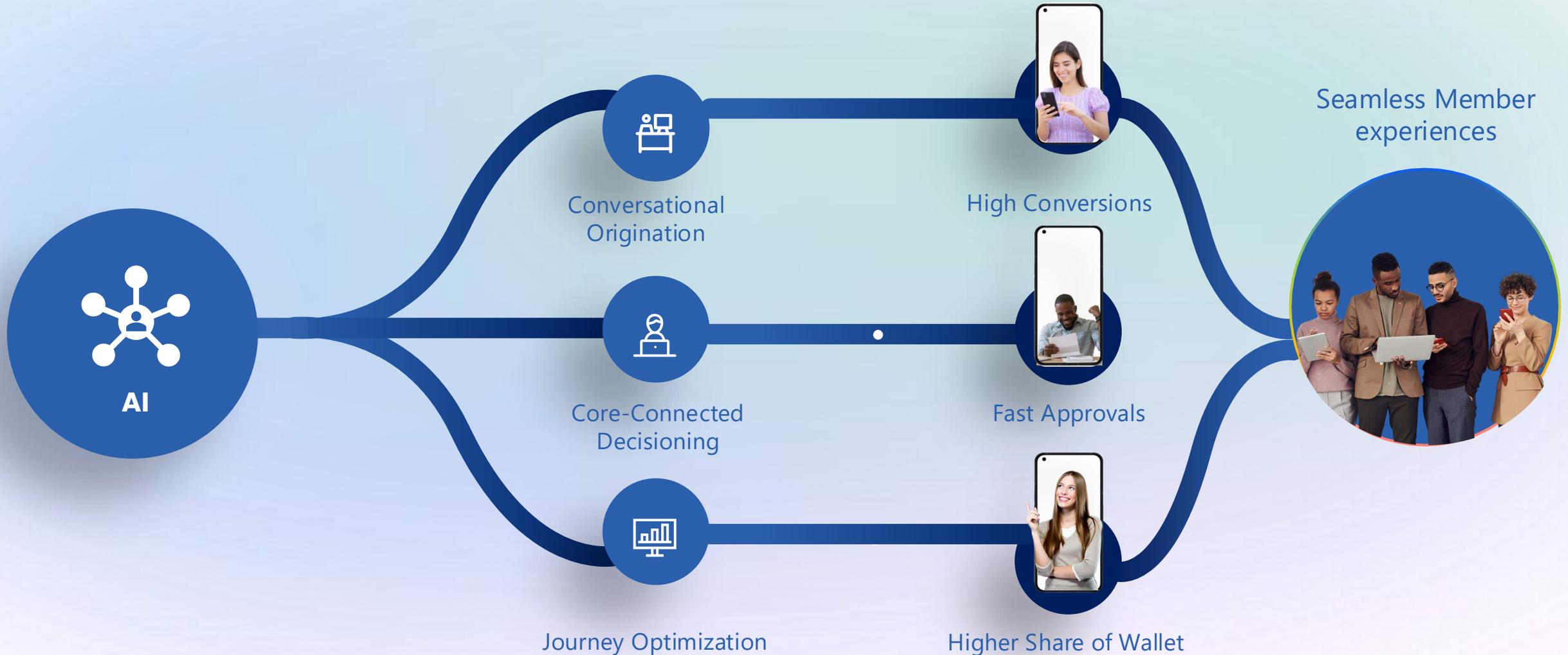
**92% of Gen Z** prefer using mobile banking apps over visiting physical branches



**75% Gen Z Consumers** expect a **personalized experience**, not just a rate.

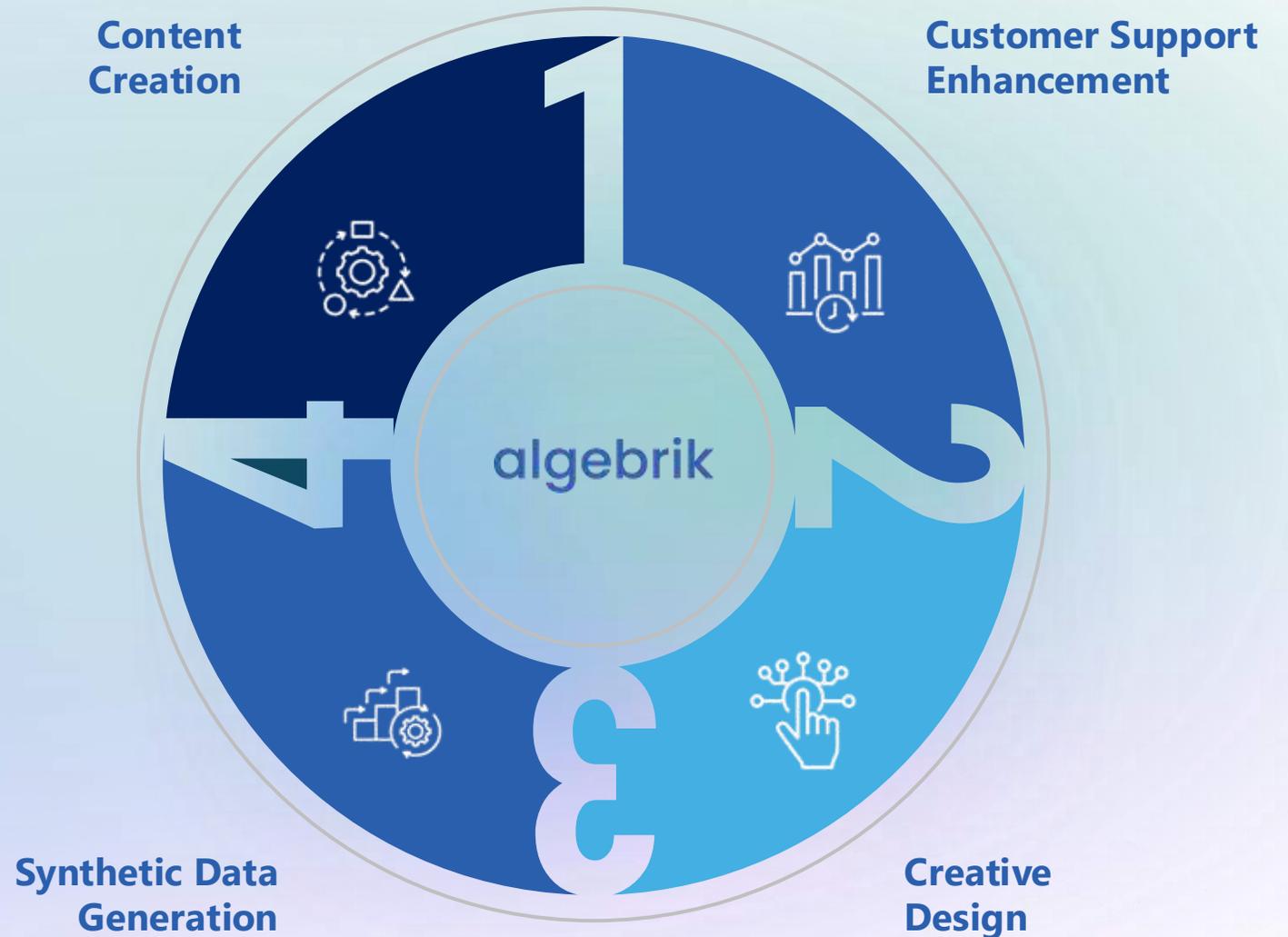


# AI Companions: The New Front Door to Lending



## **Generative AI:** The Tony Stark of AI: Building, Creating, Innovating

Generative AI excels at creating new content by learning from vast amounts of data and mimicking human creativity.



# USE CASES OF GENERATIVE AI IN LENDING

1



**LOAN DOC  
GENERATION**

2



**PERSONALISED  
COMMS**

3



**CHATBOTS &  
VIRTUAL  
ASSISTANTS**

4



**SYNTHETIC  
DATA  
GENERATION**

5



**TEXT  
SUMMARY**

## Agentic AI: The Captain America of AI: Taking Action, Making Decisions, Getting Things Done

Unlike **Generative AI**, which creates content, **Agentic AI** is goal-oriented and capable of performing complex actions in real-time to achieve a defined objective.

Autonomous Decision-Making

Real-Time Adaptability

Complex Task Execution

End-to-End Process Management



# USE CASES OF AGENTIC AI IN LENDING

1



**LOAN  
ORIGINATION  
& APPLICATION  
SUBMISSION**

2



**LOAN OFFICER  
ASSISTANT /  
HELPER AGENT**

3



**AUTOMATED  
PRE-  
QUALIFICATION**

4



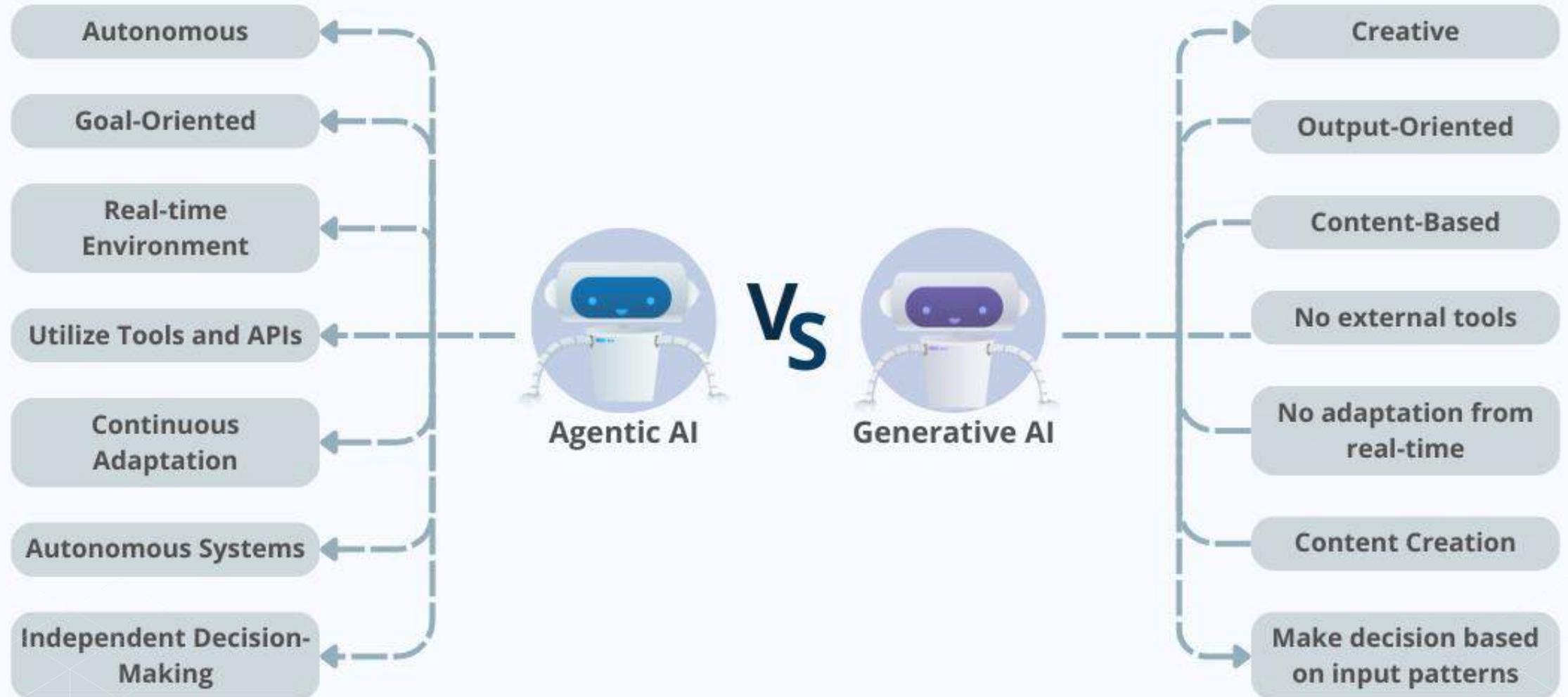
**CREDIT  
SCORING &  
RISK  
ASSESSMENT**

5



**CUSTOMER  
ENGAGEMENT  
AGENT**

# Agentic AI vs. Generative AI



## Meeting Borrowers Where They Are; And Where They're Going

Gen Z and Millennials don't "apply for a loan" - They explore, compare, and expect instant options.

And they move across screens - mobile, web, in-branch - without skipping a beat.

**40% of Gen Z borrowers** abandon the process if they can't switch channels without restarting.



### Unified Lending, End to End

From application to funding across all channels.



### Adaptive Lending Offers

Built around each member.



### Origination Anywhere

Lending built into every experience.

# FROM GUT FEEL TO GUIDED DECISIONS



## PREDICTIVE DECISIONING

- Real-time data drives smarter risk decisions
- Models learn and adapt over time



## AUTOMATED LENDING WORKFLOWS

- Policy logic and validations run in real time
- Manual work is replaced with continuous flow



## INTELLIGENT LOAN STRUCTURING

- Personalized terms and bundles created instantly
- Smart recommendations drive deeper relationships

“ AI-powered lending platforms process applications 10x faster - and fund 35% more loans without increasing risk. ”



**AGENTIC  
INTELLIGENCE**



**EMBEDDED  
DECISIONING**



**TRUE  
OMNICHANNEL**



**COMPOSABLE  
MODULES**



**WORKFLOW  
ORCHESTRATION**



**REAL-TIME  
STRUCTURING**

# What Tomorrow's Lending Stack Must Deliver - **TODAY**



REACH OUT TO US AT  
[LETSCHAT@ALGEBRIK.COM](mailto:LETSCHAT@ALGEBRIK.COM)

CALL US AT  
+1 917-974-8905

VISIT OUR WEBSITE AT  
[WWW.ALGEBRIK.AI](http://WWW.ALGEBRIK.AI)

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# HERE'S TO SMARTER, MORE HUMAN LENDING

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