

THE
NEXT

ERA
OF BANKING



**Annual Member Meeting 2024:
Portfolio Overview**

ALLOY LABS  / Banking,
unbound.



Concept Lab & Alchemist Fund Attendees

The Annual Member Meeting is driven by members. Thought leaders from facilitate consortium wide conversations that drive internal strategies and collective actions.

We have invited Concept Lab and Alchemist Fund portfolio companies to join our debate on what the Next Era may look like and how **they can help banks play to win.**

Between sessions, portfolio companies will join the stage to share their growth and how they can **add value in the Next Era of Banking.**

This packet provides a high-level company profiles and headshots for team members attending the conference. Each profile includes key information (product, traction, integrations, and bank value), contact information, and links to additional materials.

Portfolio Company Focus Areas

Compliance & Fraud Prevention



AI/ML



Lending



Investing



Aging / Generational Wealth Transfer




Scam Prevention





Concept Lab & Alchemist Fund Attendees

Ascent	<i>Underwriting Data Visibility</i>	Next-gen Point-of-Sale platform that streamlines virtually any financial product application without disrupting existing systems
 ATMOS	<i>Climate Neobank & Lending</i>	Digital banking solution wholly dedicated to funding the rapid transition to the clean economy
 capstack technologies	<i>Bank-to-Bank OS</i>	The first bank-to-bank marketplace to offer a secure and automated participation, whole loan, and servicing platform
 Carefull	<i>Aging</i>	AI-enabled financial safety platform that helps FIs protect older adult customers from fraud, scams, and money mistakes
 eko	<i>Investments as a Service</i>	Eko enables banks to offer a digital investing solution, directly on their existing banking platform via a white-label solution
 The POSTAGE	<i>Digital Legacy & SMB Succession</i>	Comprehensive life planning and SMB succession platform that connects FIs with the next generation
Lama^{AI}	<i>Embedded Lending</i>	Next generation business lending solutions, with pre-built deal-flow integrations to grow deposits and loan portfolios
 RiskScout	<i>BSA/AML Compliance</i>	Growing financial institutions by automating compliance processes and reducing regulatory barriers to new revenue
 sardine	<i>Fraud Prevention & Compliance</i>	Payment and fraud prevention platform for FIs, fintechs and retailers to detect fraud, prevent money laundering, and scams
 SAVVI AI	<i>Practical AI & ML Forecasting</i>	Enables product teams to quickly build and launch targeted AI programs, without existing data warehouses or data scientists
 SCAM RANGER	<i>Consumer Scam Protection</i>	AI-based scam detection platform that empowers customers to protect themselves from online scams
 Themis	<i>Compliance</i>	Compliance collaboration platform that helps banks, fintechs, and their vendors reduce risk together



Ascent

Next-gen Point-of-Sale platform that streamlines virtually any financial product application without disrupting existing systems or processes

Focus Area: Universal Underwriting Data Visibility

HQ: New York, NY

On Stage: Tue @ 11:45 AM



Arjun Sahgal
Co-Founder



Allan Boyd
Co-Founder



Glen Fossella
Head of Customer



Product.

- Deploy no-code applications in a handful of weeks, with included templates
- Consumes 3rd party data (banking, accounting, tax, etc.) to prefill applications
- Can apply rules to pre-screen applicants
- Flows into the FIs system of record (core, LOS, payments, etc.) to review & board product
- Ascent leverages data management capability to **learn more about the customer with each interaction** & reuses information to improve subsequent applicant experiences

Bank Value.

- Ascent sits across existing systems and silos to provide a modern, easy-to-use, and consistent experience for all new product applications
- Eliminates the typical manual back-and-forth effort on product applications

Traction.

- Live with three institutions:
 - Top 50 CU using Ascent for business loan, LOC, auto, & credit card origination
 - Fintech providing business loan origination services to community banks,
 - Large CUSO providing commercial origination and servicing to ~100 CUs

Integrations.

- Integrated to LoanVantage & Fiserv Premier
- 3rd party integrations include Experian, Plaid QuickBooks (human & machine readable), and federal tax returns (human & machine readable)



Digital banking solution wholly dedicated to funding the rapid transition to the clean economy

Focus Area: Climate
Neobank & Lending

HQ: Oakland, CA

On Stage: Tues @ 4:40 PM



Ravi Mikkelsen
Co-Founder & CEO



Product.

- Atmos provides an end-to-end loan building and deposit acquisition solution for banks
- Atmos gathers deposits via its neobank, and then deploys those deposits into high-quality loans for residential and small-business energy upgrades

Bank Value.

- Banks acquire potential retail and small-business mortgage customers at significantly reduced CAC through Atmos deployment channels and efficient loan processing.

Traction.

- Live with 3 FIs
- Gathered \$83M in deposits, up 25% YTD
- Deployed \$42M into residential solar in 15 months, now going live with SMB solar

Integrations.

- No integrations needed — Atmos is self-contained platform



Capstack is the first bank-to-bank marketplace to offer a secure and automated participation, whole loan, and servicing platform

Focus Area: Bank-to-Bank Operating System

HQ: Miami, FL

On Stage: Tues @ 4:40 PM



David McArdle

Head of Banking Relationships



Randy Riffle

Head of Customer Exp.



Product.

- Buyside or sellside loan opportunities previously unavailable due to geographic, product, or network challenges are now accessible to community banks of all sizes
- Private communication functionality and embedded DocuSign enables execution efficiency. Common FAQs can be answered on mass, eliminating repetition
- Dynamic legal and analytic tools take the automation of a previously highly manual process to the next level
- Post transaction, portfolio performance and ongoing operational servicing is available for the first time in our industry
- Loans previously booked off platform can avail of the servicing functionality

Bank Value.

- Executing loan participation strategies on Capstack saves on cost and time
- Allows bank to compare organic loan acquisition and servicing cost metrics to loans acquired via the marketplace
- Revolutionizes a previously manual process into a streamlined, cost-effective workflow

Future Integrations.

- Enhanced automation, efficiency and data integrity via integrations is now on the roadmap
- Integrations will include:
 - Core: Fiserv, FIS, Jack Henry
 - LOS: nCino, Baker Hill, Moody's, Abrigo

Carefull

AI-enabled digital platform that enables FIs to protect older adults and their financial caregivers from fraud, scams, and everyday money mistakes

Focus Area: Full Financial Protections for Older Adults & Financial Caregivers

HQ: New York, NY

On Stage: Wed @ 10 AM



Jeremy Bass
Head of Sales



Emily Barnard
Biz Dev & Strategy



Product.

- The first and only digital platform built to protect the daily finances of older adults and assist their financial caregivers who support them
- 55+ financial monitoring platform utilizing AI
- Guards against 60+ risks that threaten the independence of older adults, such as:
 - the latest senior scams
 - Unintended charitable/political donations
 - Financial exploitation by a trusted person
 - Signs on cognitive decline via missed bills or repeat overdraft fees

Bank Value.

- Reduce customer churn by as much as a 10X
- Attract new deposits through whole-family and next-generation relationships
- Cross-sell & deepen existing relationships
- Reduce pressure, cost, and risk on existing fraud infrastructure

Traction.

- 6,500+ Carefull Members
- Live with 40+ FIs
- \$2.9 B in Transactions Analyzed
- 64 NPS (Similar to Ritz Carlton, Apple, Vanguard)

Integrations.

- No IT lift or integration needed
- Co-branded microsite in 30 days or less
- Fully integrated with Q2



Eko enables banks to offer a digital investing solution, directly on their existing banking platform via a white-label solution

Focus Area: Investments as a Service

HQ: New York, NY

On Stage: Tues @ 3 PM



Mart Vos
Founder & CEO



Product.

- White-label digital investment solution
- Natively integrated within digital banking platform
- Enable all of your bank clients to invest, and not just the top 1% via a financial advisor

Bank Value.

- Increase deposits
- Increase revenue
- Expands bank's product offering
- Increase client stickiness (increase logins by 4x)
- Attract younger clients

Traction.

- Signed 5 banks in the last 6 months
- Live with 3 Alloy Labs banks:
 - Union Bank
 - Bank of New Hampshire
 - Lake City Bank
- Helping 5,000+ Americans with their investments

User Traction.

- 4% of bank customers opt-in and fund their investment account within 3 months of launch
- 72% of end-users log in at least every other day
- Avg. investment amount: \$1.2k after 3 months
 - Growing rapidly due to 40% of users with recurring deposits enabled

Integrations.

- Live with Q2 and Banno
- Alkami coming in May 2024
- No core integration required

The
POSTAGE

Comprehensive life planning and SMB succession platform that connects FIs with the next generation that will inherit \$72.6 trillion over the next 25 years.

Focus Area: Digital Legacy & SMB Succession

HQ: Houston, TX

On Stage: Tues @ 3 PM



Emily Cisek
Co-Founder & CEO



Rick Jadron
Business Development



Product.

- Our platform helps your customers secure their plans, businesses, & memories that matter most
 - Easy onboarding for banks
 - Robust planning features
 - User-friendly consumer interface

Bank Value.

- Help FI's build deeper, multi-generational relationships with retail & SMB customers
 - New Accounts
 - Increased deposits & engagement
 - SMB acquisition & retention
 - Avg. 300%+ ROI in months

Traction.

- 3 partners, including American State Bank,
 - Over 300% ROI achieved and growing
 - 6% total adoption
 - Leveraged across all entities, including Insurance and Investment and Trust
 - [Click here to read the case study](#)

Integrations.

- No integration required with key systems
- Two-week or less implementation timeline
- Co-branded experience accessible from bank's website, emails, and digital banking app
- Team & customer onboarding over 6-months
 - Launch strategy (employees & users)
 - Employee training & internal dashboard
 - Custom campaigns and marketing strategy support

Lama^{AI}

Lama AI provides banks with next generation business lending solutions, with pre-built deal-flow integrations to grow deposits and loan portfolios

Focus Area: Embedded Lending & Origination

HQ: New York, NY

On Stage: Tue @ 11:45 AM



Omri Yacubovich
Co-Founder & CEO



Shira Warshavski
VP of Marketing



Product.

- AI-powered SaaS platform for digital onboarding and decisioning, focused on business clients
- The platform is designed to cater to each of our bank partners' requirements and processes
- Pre-built data integrations and AI models to increase efficiencies for your clients and teams
- Launch new business initiatives to existing customers in days, and scale to new customers with embedded distribution channels

Bank Value.

- Increase deal flow instantly
- Improve underwriting efficiencies by 10x
- Embedded Artificial Intelligence and LLMs
- Fully customized, no professional services

Traction.

- Lama AI platform is live with leading US-based banks, including Alloy Labs members
- Awarded the 2023 'Finny Award' for fintech excellence, the Fintech Innovation 50, and 2024 Banking Tech Award USA

Integrations.

- Lama AI is an API-First solution with integrations to leading bank the partners such as FIS, Salesforce and others
- Platform is pre-integrated with dozens of data sources, including IRS, Secretary of State, Credit Bureaus, open-banking platforms, AML providers, and other governmental and open-web data sources



Growing financial institutions by automating compliance processes and reducing regulatory barriers to new revenue

Focus Area: BSA/AML DD,
Compliance, & Onboarding

HQ: Austin, TX

On Stage: Tue @ 10:15 AM



Justin Fischer
Founder & CEO

Product.

- Comprehensive BSA/AML automation platform streamlining transaction monitoring, risk scoring, SARs/CTRs, and more
- Manage all higher-complexity relationships while complementing existing BSA Systems
- Customize EDD review templates
- Business verification & red flag research
- Ongoing monitoring of adverse media, CDD information, and more
- Robust audit trail for exam preparation

Bank Value.

- Improve compliance efficiencies by 80%
- Helps grow community financial institutions by automating and streamlining the back office.
- Unlock new non-interest bearing revenue streams through reduced regulatory burdens
- Save time and money by automating manual compliance tasks

Traction.

- RiskScout is live with over two dozen clients, including banks, credit unions, and payment companies

Integrations.

- Get started in as little as 24 hrs with the Launch Program (with no long-term commitment)
- Doesn't require a core integration, keeping implementations quick and easy





FIs, retailers, and fintechs use Sardine to detect fraud patterns, prevent money laundering, and stop sophisticated scams

Focus Area: Fraud & Compliance

HQ: San Francisco, CA

On Stage: Tue @ 10:15 AM



Shawn Ghuman
Enterprise Sales Lead



Product.

- Sardine protects every customer interaction from financial crime
- Using device intelligence and behavior biometrics, Sardine applies machine learning to detect and stop fraud before it happens
- The platform includes tools for identity verification, fraud prevention and investigation, AML monitoring, and case management

Bank Value.

- Fraud reduction: Reduced returns, chargebacks, ATOs, bots, etc.
- Compliance automation: Real-time oversight, no-code rule builder, shadow-mode A/B tests, etc.
- Revenue generation: Re-sale, referrals, partnerships, etc.

Traction.

- 250+ companies use Sardine to prevent fake account creation, social engineering scams, account takeovers, bot attacks, payment fraud, and money laundering. Includes Brex, Ramp, Coinbase, Nike, and Mattel.
- 3 signed bank customers, including Stearns Bank, Bangor Savings Bank, & Bank of Brodhead

Integrations.

- Sardine can be integrated via API or batch file sharing, pending use case
- 35+ data sources across Address, Bank/ACH, Credit Card matching, Credit Check, Blockchain Analytics, docKYC, eKYC, KYB, Email, IP, Phone, ReverseGeoCode, Sanctions, etc.



SAVVI AI

Enables product teams to quickly build and launch targeted AI programs, without existing data warehouses or data scientists

Focus Area: Practical AI and Machine Learning Forecasting

HQ: Chicago, IL

On Stage: Tue @ 10:15 AM



Alex Muller
Co-Founder



Product.

- Savvi AI's solution empowers banks to deploy AI-enabled forecasting and recommendation models in hours, no specialists or core integration needed
- Works natively in Excel or via API

Bank Value.

- Savvi AI helps banks gain AI-driven efficiencies such as:
 - Lowering ACH return rates
 - Forecasting charge-offs / delinquencies
 - Predicting loan volume
 - Increasing loan offer uptake
 - Forecasting deposits, and so much more

Traction.

- Live with 2 financial institutions
- 10+ payments and lending Fintechs

Integrations.

- No core integration needed
- Can work with Excel or CSV
- Over 100+ pre-integrations are available, including Snowflake, MySQL, Tableau, and Azure

AI-based scam detection platform that empowers customers to protect themselves from online scams



Focus Area: Consumer Scam Protection

HQ: Boston, MA

On Stage: Wed @ 10 AM



Ayelet Biger-Levin
Founder & CEO



Product.

- ScamRanger's scam detection technology can be deployed numerous ways
- Microsite: embed ScamRanger into your website to enable your customers to validate suspicious messages and learn about scams in context
- Chatbot: conversational customer support journey within online or mobile banking
- Mobile App: analyze risk of incoming text messages (from un-saved numbers) and alert users of high-risk scams
- Guidance is provided to empower consumer to navigate the situation and drive awareness

Bank Value.

- Reduce operational costs associated with scams (customer service support, reimbursements)
- Reduce brand abuse (highlight bank impersonation scams)
- Increase customer trust & satisfaction

Concept Lab.

- Scam Ranger is currently participating in the Concept Lab Program (Tuesdays at 2PM ET)
- Reach out to Samer for more information!



Compliance collaboration platform that helps banks, fintechs, and their vendors reduce risk together

Focus Area: Compliance

HQ: New York, NY

On Stage: Tue @ 10:15 AM



Neepa Patel
Founder & CEO



Product.

- Centralized compliance collaboration platform with purpose-built tools that seamlessly integrate risk, communications, documents, workflows and so much more for internal team and external partners

Bank Value.

- Accelerate fintech partnerships with collaborative workspaces to manage compliance and governance information
- Automated reminders for overdue material and reports for regulators to demonstrate appropriate diligence with partners
- Built in due diligence templates and policies included!
- Manage and coordinate internal compliance amongst various stakeholders for governance, risk and compliance needs to cut down on inefficiencies related to document collection and communication
- Built in risk, regulation and control library!

Traction.

- Live with banks and fintechs from \$150M - \$45B
- Banks such as Valley National Bank, Customers Bank, Pacific West, Continental, Hatch, NBKC, Piermont, etc. for internal and external compliance management.

Integrations.

- Sharepoint, Google Drive, ZenDesk, Figma and more