



Daily Business Risk Detection & Monitoring
(AI Based & Automated)

INVESTMENT DECK



We are surrounded by data but starved for insights!

90% of all the data generated is unstructured
But not effectively utilized in taking business decisions

Why focus on unstructured data?

- Insights to reduce operational risks such as
 - ✓ Credit risk
 - ✓ Company risk
 - ✓ Counterparty risk
- Increase business competitiveness



Source: World Economic Forum ([Data Never Sleeps 9.0](#))

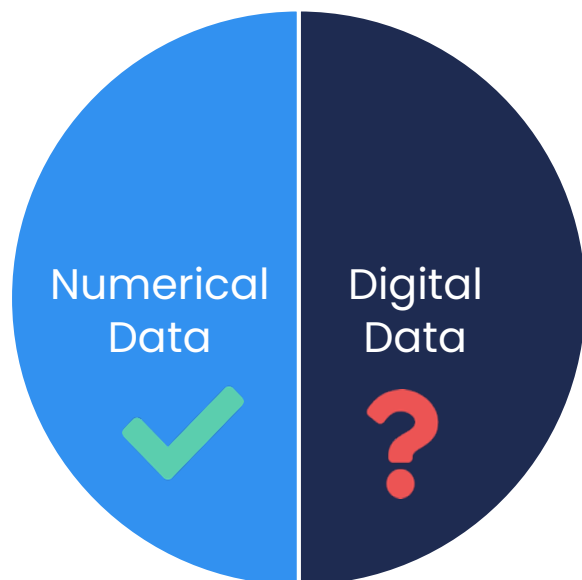
How much data is generated every minute



PROBLEM STATEMENT

Early indicators of business distress are found in the **digital data** on a business, but these are not part of current portfolio monitoring systems

Current Monitoring



- Mostly focused on Numerical Data (bureau/internal)
- Leverage lagging indicators – financial statements, bureau data
- Annual or Quarterly or Monthly reviews
- Subjective digital analysis, depends on personal biases
- Not fully automated

* **Digital Data** includes public news feeds, social media (Twitter, Reddit, etc.), or commercial data providers such as LexisNexis, etc.



Digital Monitoring* Challenges
(when monitoring unstructured qualitative data)



Too much data



Too little time

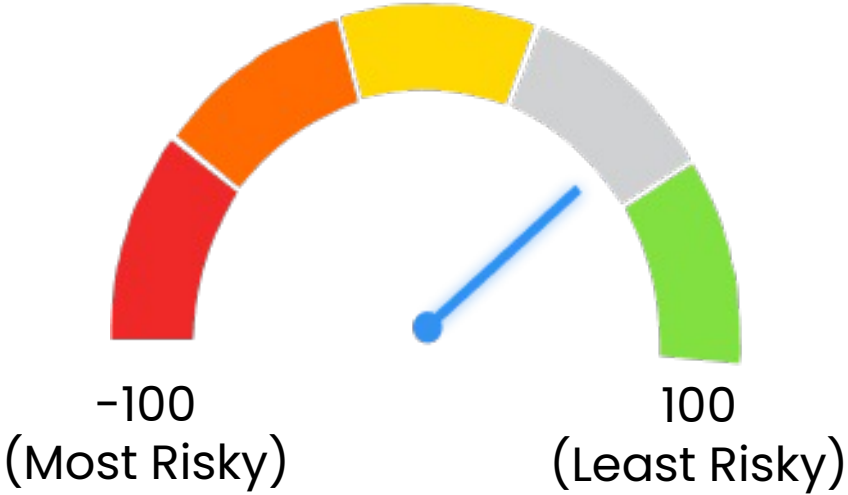


No way to quantify

* Digital Data includes public news feeds, social media (Twitter, Reddit, etc.), or commercial data providers such as LexisNexis, etc.

TRaiCE Solution

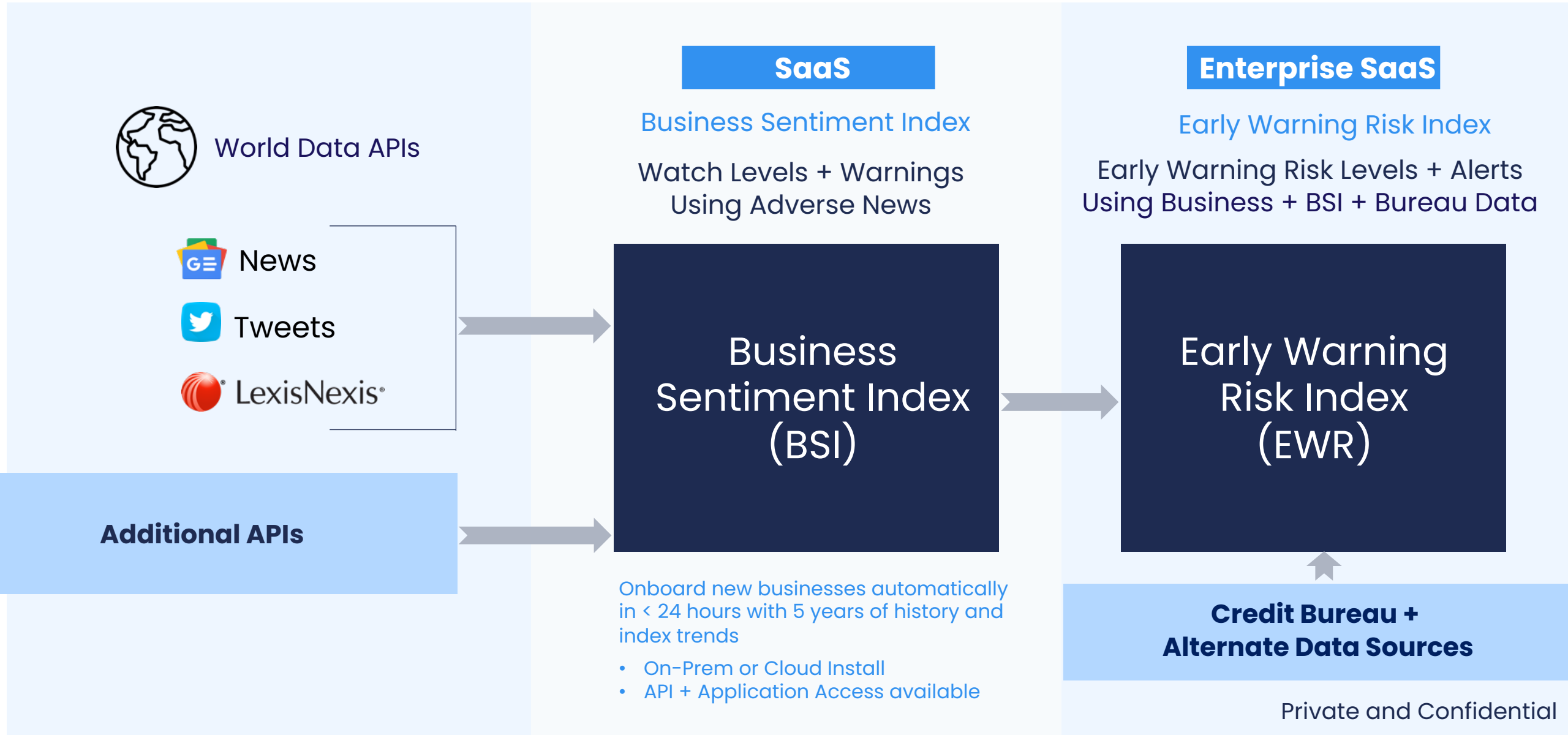
Business Sentiment Index (BSI)



Summarizes & quantifies digital information

- Deconstructs available data using AI
- Captures leading indicators of business distress
- Historical trends for 5+ years & ongoing daily
- Cuts down manual research time by over 90%

TRaICE DEPLOYED





TRaiCE (a B2B SaaS platform)

- Automated system to detect and monitor business risk
- Risk derived from digital (non-financial) data and financial data daily
- Financiers alerted on Early Warning signals and Red Flags
- Automation leverages AI & ML

Value Proposition

- ✓ Early problem recognition to reduce portfolio losses
- ✓ Improved regulatory compliance with robust exposure monitoring
- ✓ APIs enable easy workflow integrations to automate decisions
- ✓ Improved efficiency for analysts (cuts down manual research time >90%)



Co-founder & CEO

- 20+ years in IT
- Computer Science & Engineering
- Executive General Management
- Founded Menerva Software (2016) and TRaiCE (2021)

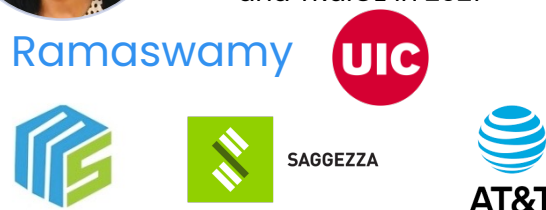
Sony Gabriel



Co-founder & CTO

- 20+ years in IT
- Computer Science & Engineering
- MS – Computer Science (UIC)
- Founded Menerva Software in 2016 and TRaiCE in 2021

Geetha Ramaswamy



Co-founder & CRO

- 20 years in Banking
- Economics (IIT Bombay)
- Commercial Lending
- Credit Risk

Joe Kurian



Advisory Team



Raj Mittal

- 30 years in Banking
- Banker, Educator
- Risk Management, Capital Markets



Rajat Bhatia

- 34 years in Banking
- Serial Entrepreneur, Educator, Advisor
- Investment Banking, Hedge Funds



Madhur Mehta

- 28 years in Banking
- Entrepreneur, Advisor
- Investment Banking, Capital Markets



Dipanjan Bhattacharjee

- 20 years in Banking
- Entrepreneur, Advisor
- Credit Risk, Risk Management

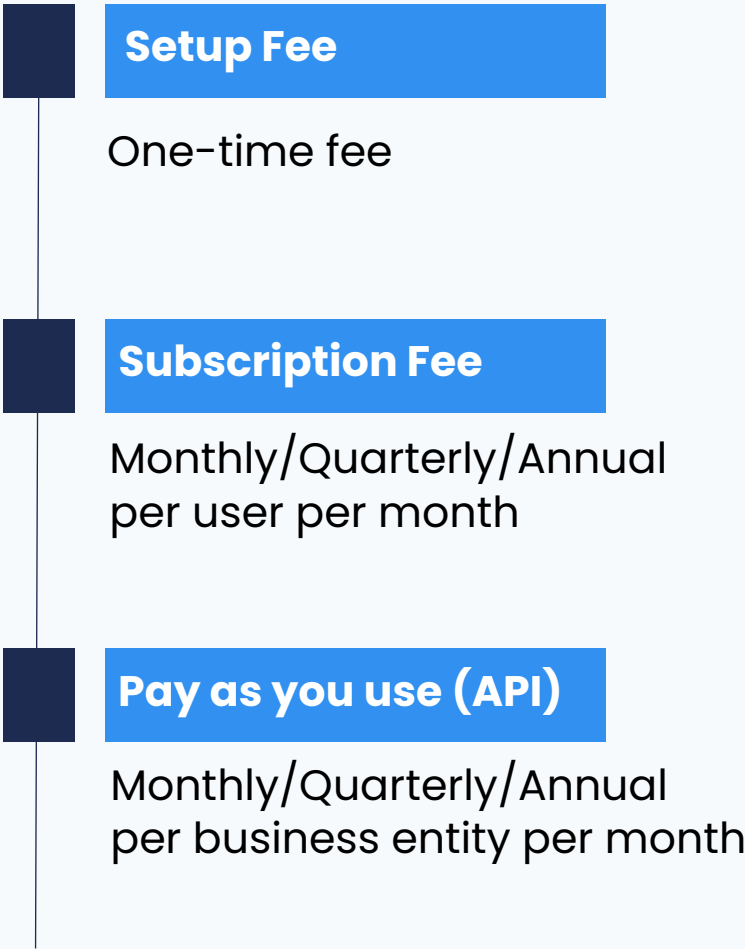


* **Product Team:** Includes 15-member team of developers, devops, BA, QA & UX members in Kochi, India.

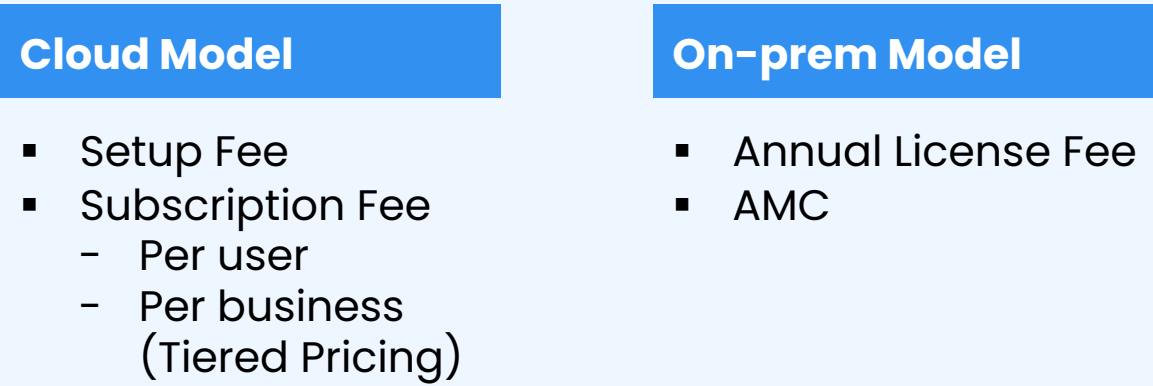
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REVENUE MODEL



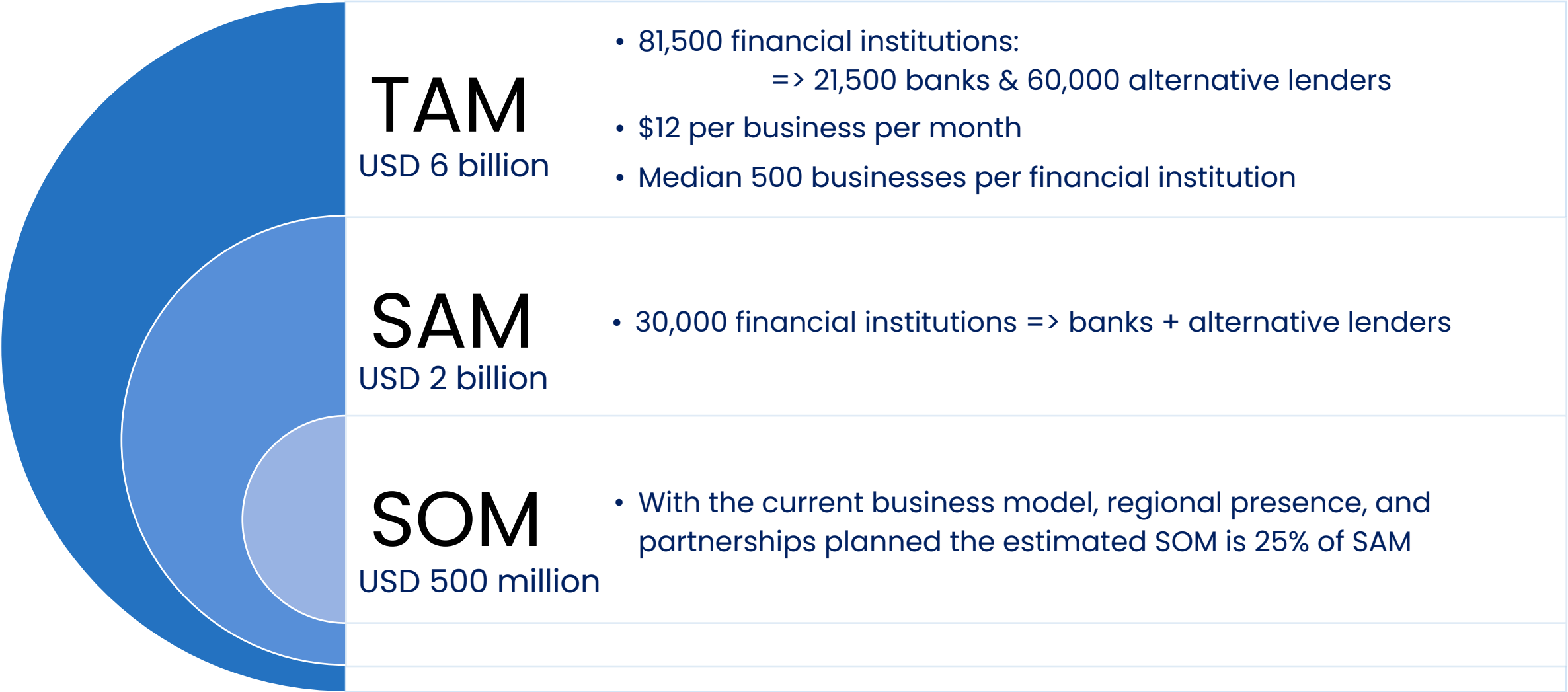
DEPLOYMENT MODEL





MULTI-BILLION DOLLAR MARKET OPPORTUNITY

Business Lending Portfolio Monitoring Market Size (Global)



Distribution

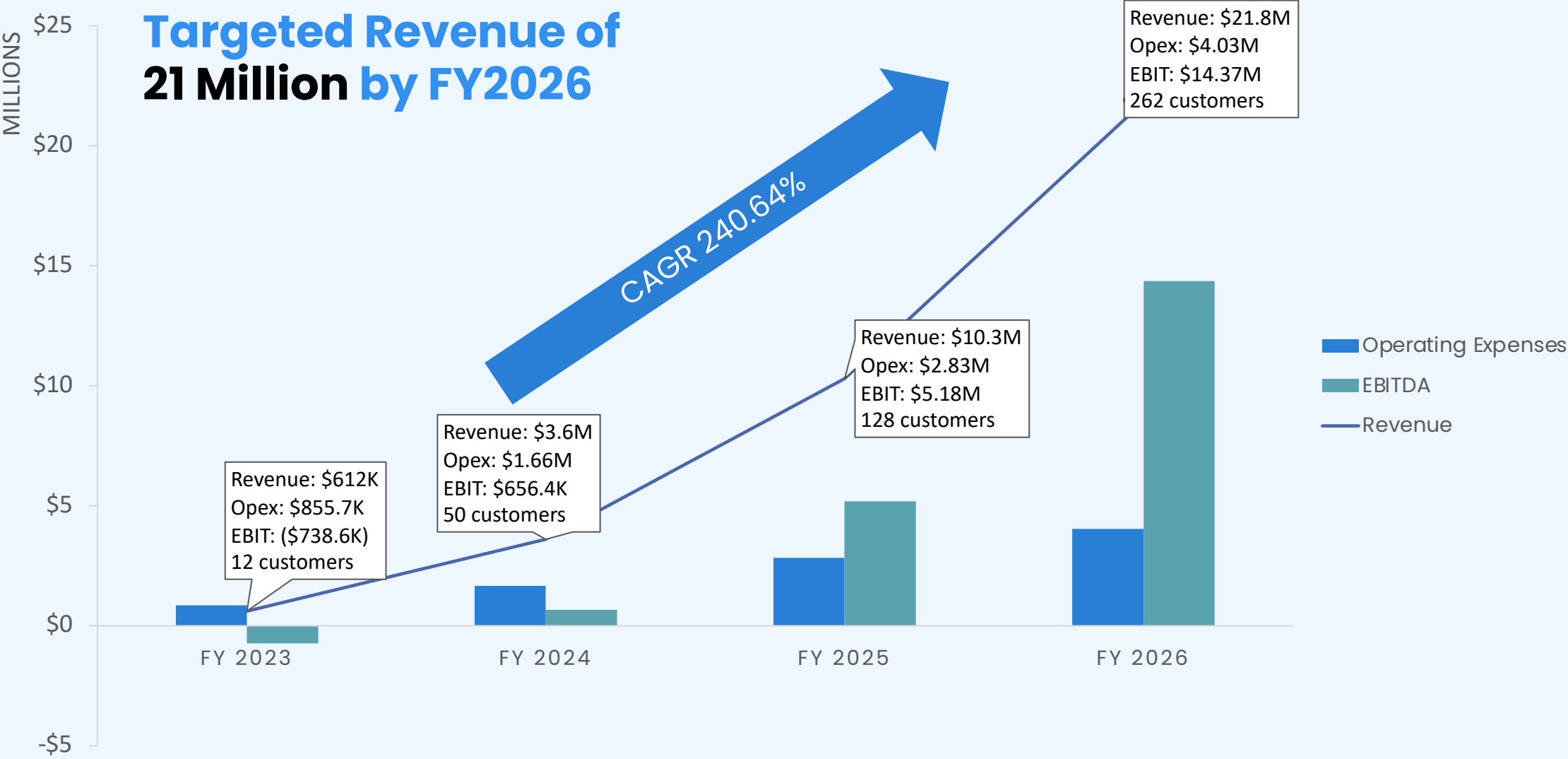
- ✓ Strategic Sales Partners
 - Banking Veterans
 - Cloud Hyperscalers (Azure Marketplace), API Hubs
 - Established Banking Vendors
- ✓ Direct Sales

Marketing

- ✓ Website
- ✓ Email & Social Media
- ✓ Content Marketing



FINANCIAL OVERVIEW



COMPETITIVE LANDSCAPE

TRaICE

Direct Competitors

MOODY'S
ANALYTICS

 **BITVORE**®

Indirect Competitors

ASSET MANAGEMENT SYSTEMS

Bloomberg **FACTSET**®

NEWS AGGREGATOR SYSTEMS

 LexisNexis® **AYLIEN**  **feedly**

APPLIED AI SYSTEMS

 **SIGNAL AI** **ACCERN**

Potential Competitors

RATING AGENCIES

creditrisk
monitor® **FitchRatings**

SCOPE

 **EthiFinance**
Ratings

LOAN MANAGEMENT SYSTEMS

 **AccuSystems**

nelito
Solutions that perform™

 **FINASTRA**

fiserv.



CORPORATE PROFILE

Delaware Corporation – Traice Inc

100% Indian Subsidiary – Traice Analytics Solutions P Ltd

CUSTOMERS

2 customers to date

1. US based spend management platform
 - Cloud deployment; per business billing
 - Using TRaiCE for portfolio monitoring
2. India based payment settlement organization
 - On-prem deployment
 - Implementation fees + AMC
 - Using TRaiCE for counterparty risk monitoring

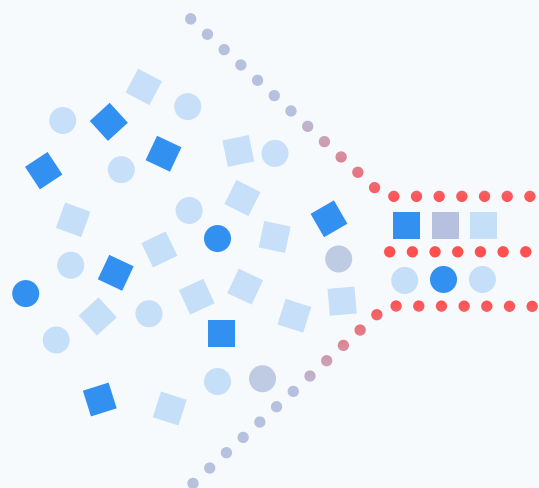
PILOTS

- 2 pilots – one each in US, Egypt
- 4 pilot discussions ongoing in the US

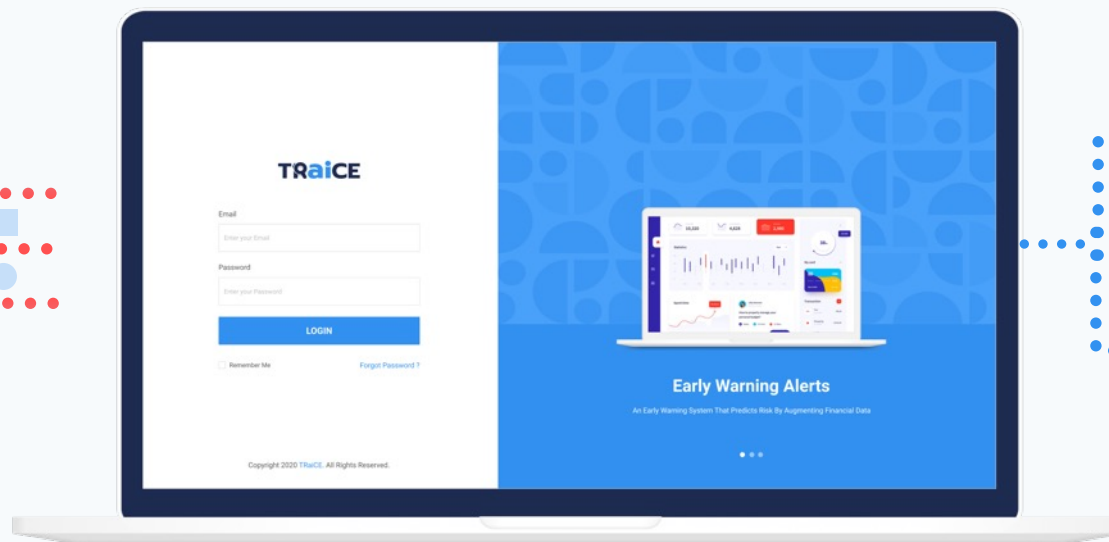
OTHER

- Sales partners signed up for US & MENA regions
 - [Analytics Genie](#) for the US
 - [Finvent Solutions](#) for the MENA region

To be a **leading provider of risk indexes that complement** the existing scoring and risk monitoring infrastructure



Quantitative &
Qualitative Data



- ✓ Agility to incorporate latest text processing AI models
- ✓ Ability to blend indexes with scoring / data driven policies

Business Sentiment Index
Early Warning Risk Index

Risk Detection and Prediction
Early Warnings and Alerts
Risk Data Infrastructure



EXPECTATIONS FROM REVTECH LABS

Access to Industry Connections

- Corporate Partners in Financial Services
- Mentors/Industry leaders from traditional Financial Services & FinTechs
- RevTech Labs Alumni

Access to Funding

Access to Ecosystem Partners



BACKUP SLIDES



AN AWARD WINNING, REVENUE GENERATING FinTech



TRaiCE – Winner of the NASSCOM NIPP GCC FinTech award August 2022

Organized by NASSCOM in partnership with

- BNY Mellon,
- Wells Fargo,
- Mastercard,
- Fidelity Investments,
- Swiss Re,
- Chubb

PARTNERSHIPS & ASSOCIATIONS

PARTNERSHIPS

Microsoft Partner



TRaICE is available as a [SaaS offer for Enterprise customers in the Microsoft Azure Marketplace](#)

INCUBATORS & ACCELERATORS

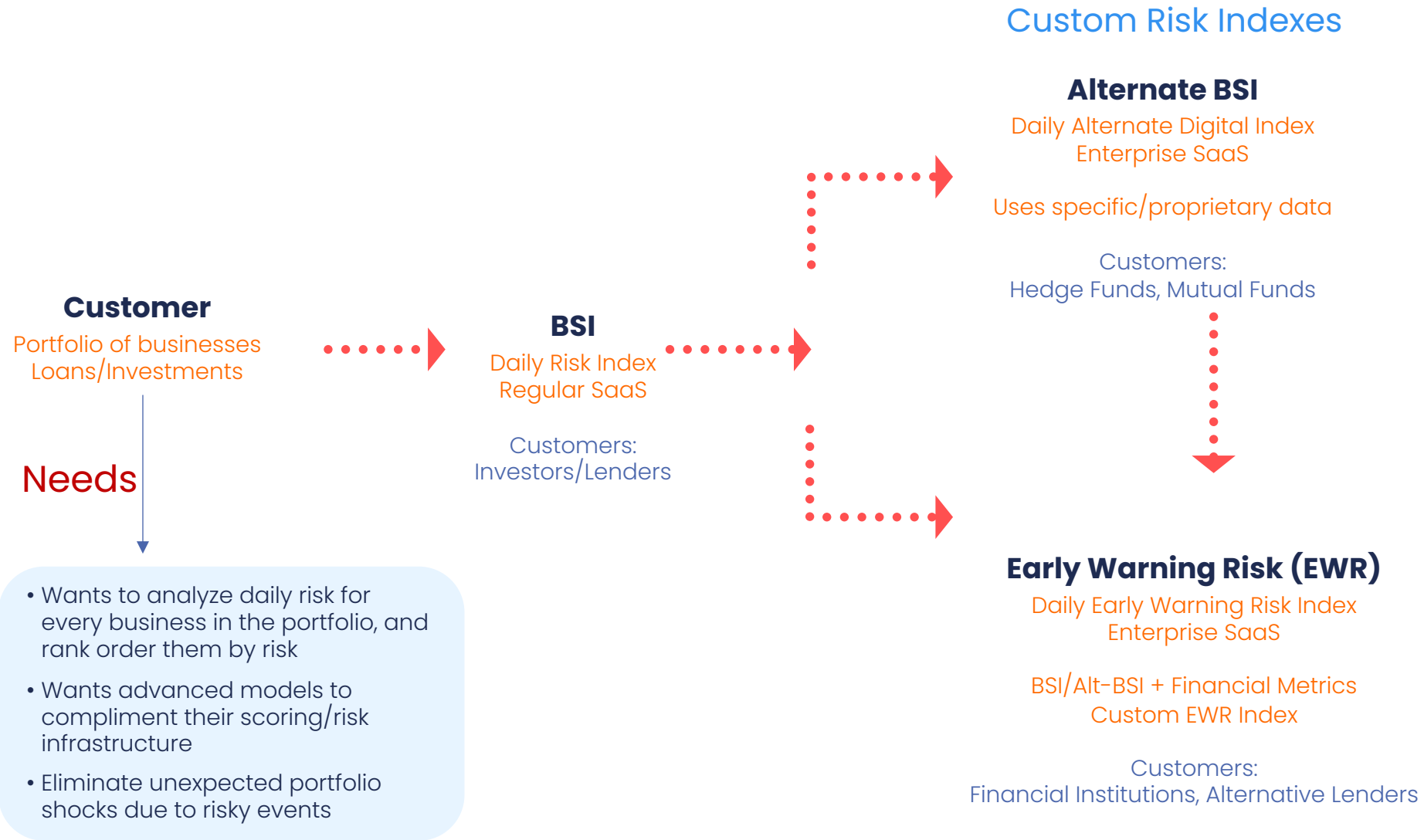


Women In Cloud
Accelerator





CUSTOMER JOURNEY



Key Value Proposition

- Daily 100% risk coverage of all businesses in the portfolio
- Get early alerts on risk events & red flags 24x7 and 3-6 months in advance
- Sit back, relax, stay on top of your portfolio confidently!



USE CASES

CREDIT RISK (LENDING)

- Portfolio Monitoring**
- Underwriting**
- Prospecting**
- Blended Scoring**

COMPANY RISK (INVESTMENTS)

- Portfolio Monitoring**
- Prospecting**
- Reputational Risk**
- ESG Risk**

COUNTERPARTY RISK

- Dealer Monitoring** (Auto Loans)
- Tenant Monitoring** (Real Estate)
- Broker Monitoring** (Mortgage brokers)
- Merchant Monitoring**
- Vendor/Supplier Monitoring**
- Partner Monitoring**