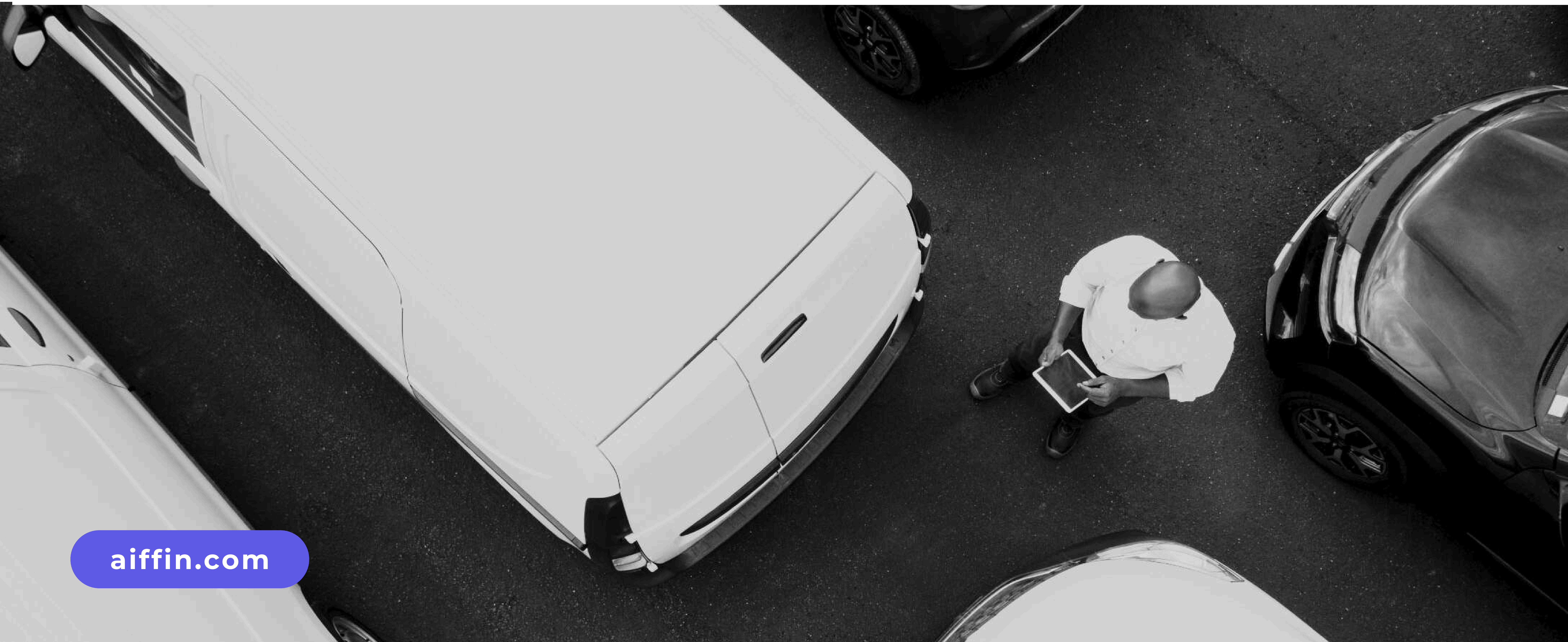
The Underwriting Engine for Mobility Finance

AI underwriting infrastructure for mobility entrepreneurs, dealers, and lenders



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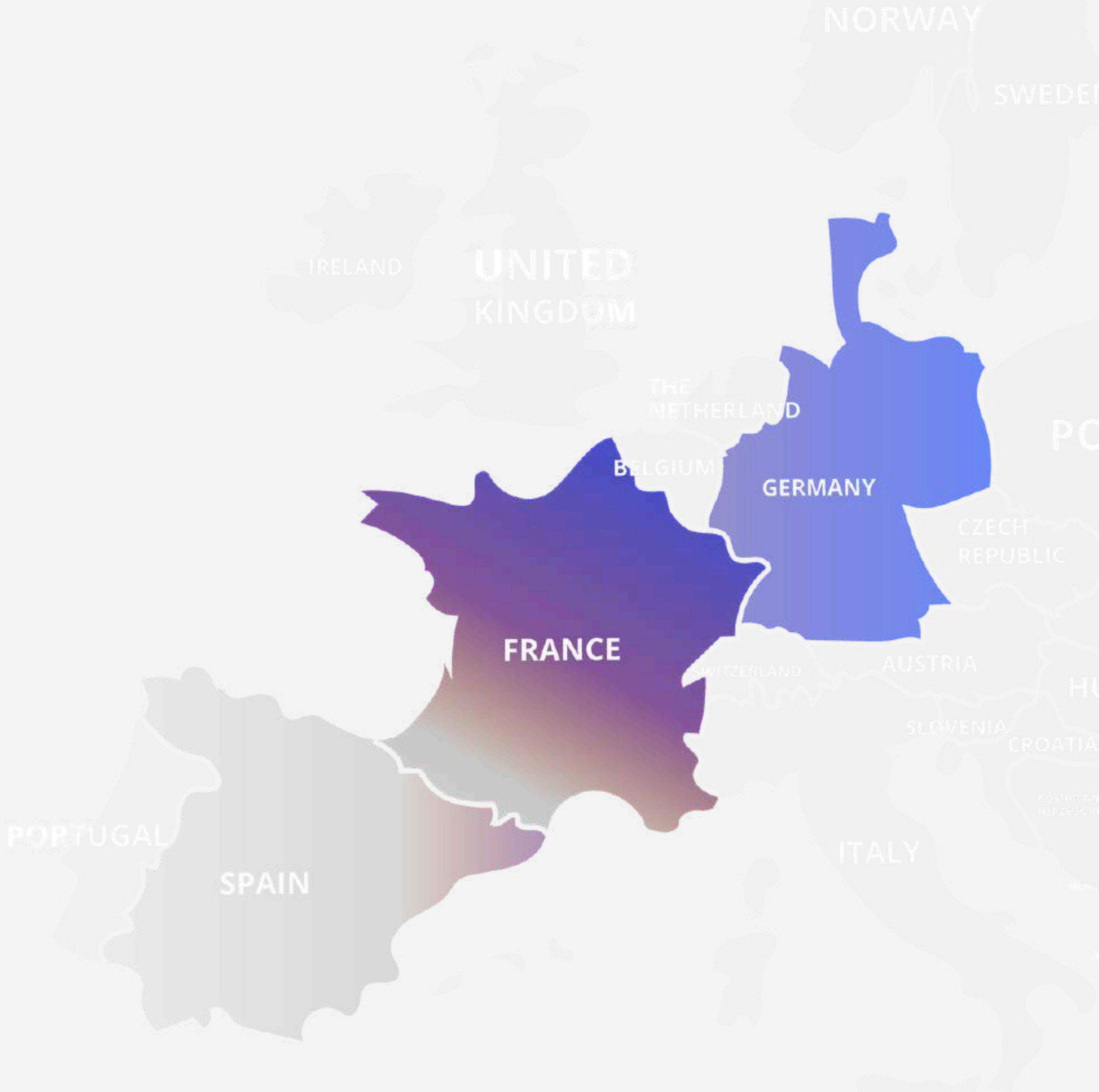
Car Finance for micro&SMEs **still isn’t instant**



Up to 20% of dealership sales are lost while customers wait for financing decisions

4M

businesses in France depend on a vehicle to survive.
VTC. Delivery. Construction. Services. Small transport.

87%

of mobility SMEs are rejected by traditional lenders

**EU Small Business Lending Index*

€5B

Serviceable market for vehicle financing in France (Mobility SMEs)

250 000+

Vehicles need to be financed annually by independent drivers and small fleets in France

- Banks → slow, manual, risk-averse
- Fintechs → ignore asset-heavy sectors
- **No player offers instant underwriting at point of sale today**

Banks reject 8 out of 10 mobility SMEs - Aiffin unlocks that demand with instant AI underwriting.

**INSEE 2023, EU SME Lending Index, EIB 2024*

Car finance **has NO real-time decision** layer today

There is no single digital flow:
application → underwriting → approval → contract → payment

THE PROBLEM:

mobility entrepreneurs can't access credit.

- Dealers lose up to 20% of sales due to slow and complex financing approvals
- 70% of SMEs don't apply due to complexity
- Legacy credit models ignore cash-flow reality.
- Manual reviews → 2–4 week decision times

Result: *thousands of viable small operators stay off the road.*

OUR SOLUTION:

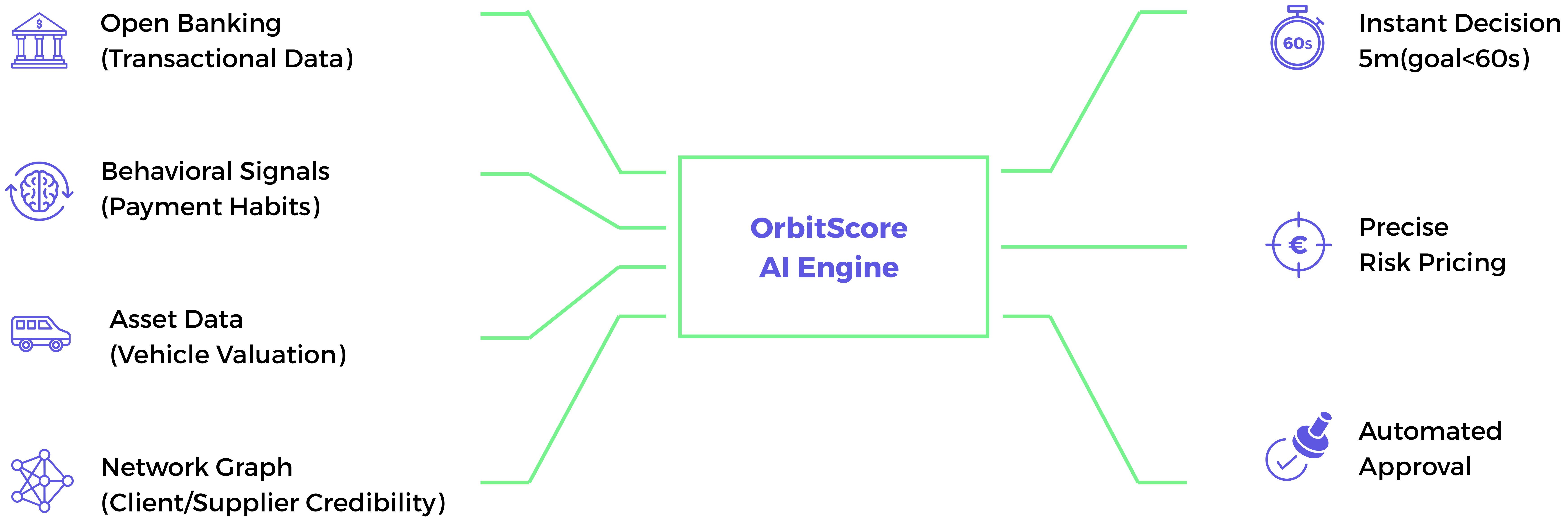
OrbitScore - AI underwriting

- Trained on transactional, behavioral, and income data - not outdated credit scores.
- Real-time affordability via open banking and KYB integrations.
- Fully automated decisioning - credit in under 60 seconds.

Outcome: ***more approvals, instant conversion, and higher sales at the point of transaction***

WHERE TRADITIONAL LENDERS SEE RISK, WE SEE OPPORTUNITY

Our Solution: OrbitScore - The Decision Engine Powering Vehicle Financing



We don’t just improve underwriting. We expand the addressable market for lenders and dealers

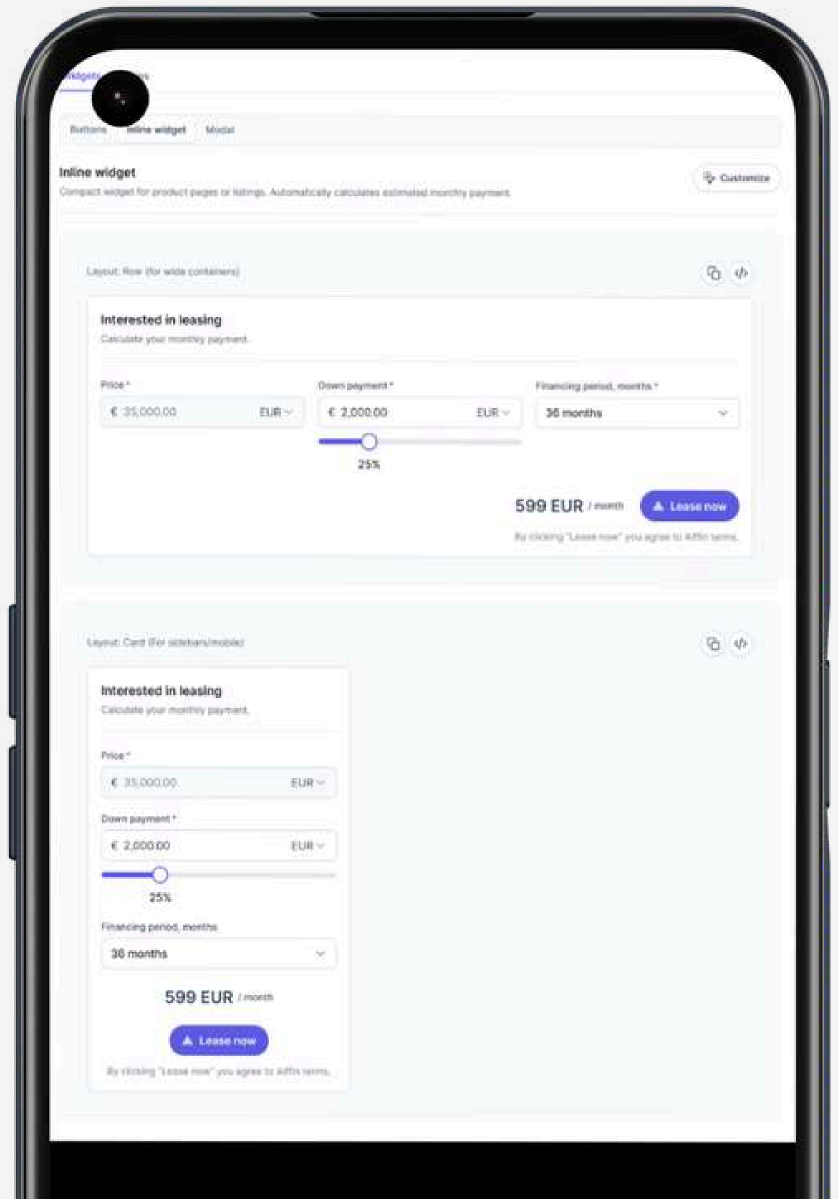
Fully digital leasing platform where:

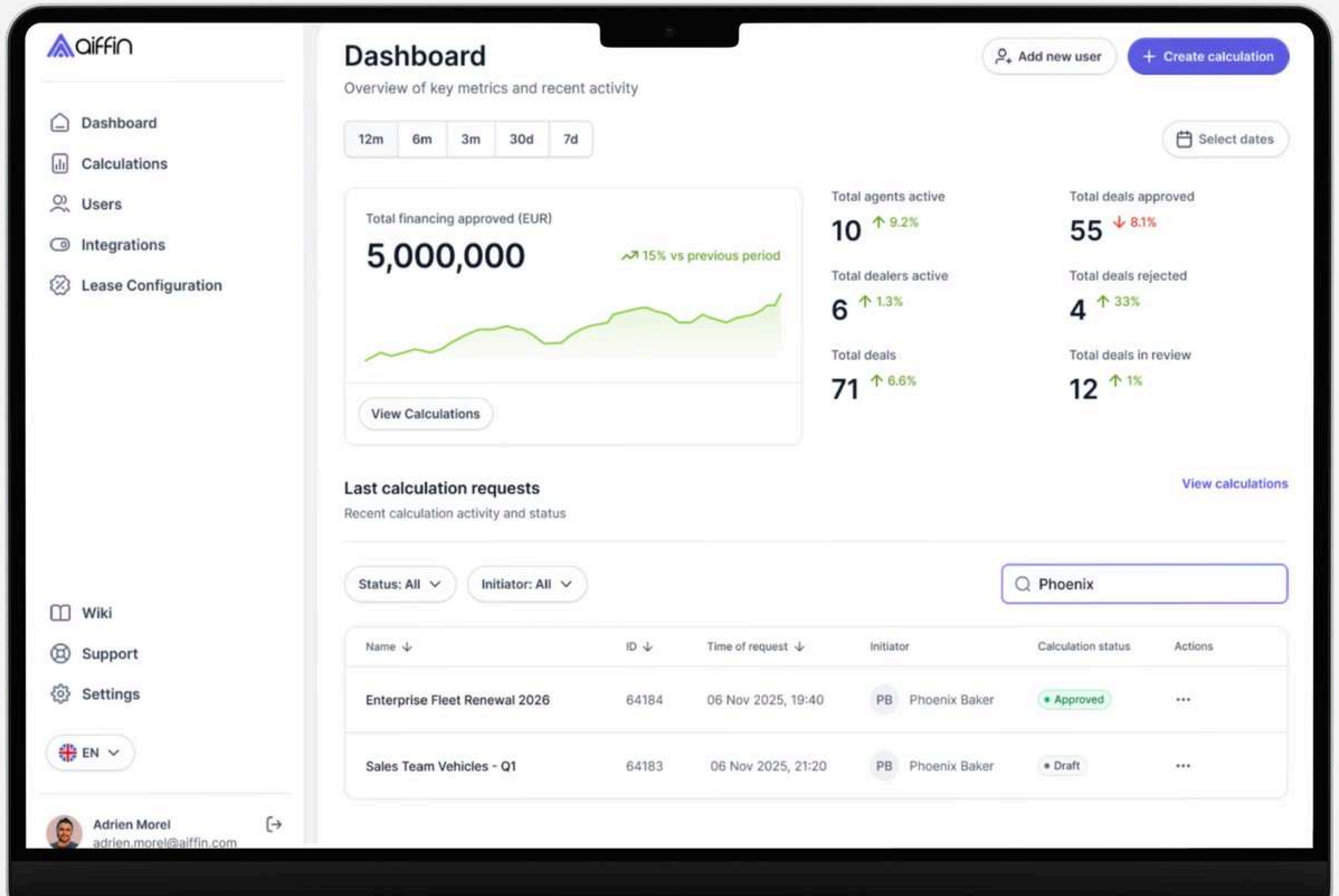
Clients apply online or in a dealership via our partner platform

We analyze real cash flow via open banking + AI

We make a decision in minutes

They sign and pay immediately





For the first time, leasing works like a transaction, not a process.

Our Go-to-Market:
Embedded, Low-CAC Distribution

We acquire customers where they transact, turning financing into a feature of their business operations

Broker & Agent Networks
Status: live
Volume: **150 deals/month**

OEM & Dealer Networks
Status: live
Volume: **135 deals/month**

Various Partners
Status: live
Volume: 70 deals/month

Ride-Hailing & Mobility Platforms
Status: Advanced Discussions / Pilots

tide BYD BMW TOYOTA MAXUS

CAC < €80

(vs. industry avg. > €250)

4-6x Higher Conversion

Than traditional channels

Aiffin becomes the "Pay with Finance" button for mobility entrepreneurs

Launched December 2025
Traction

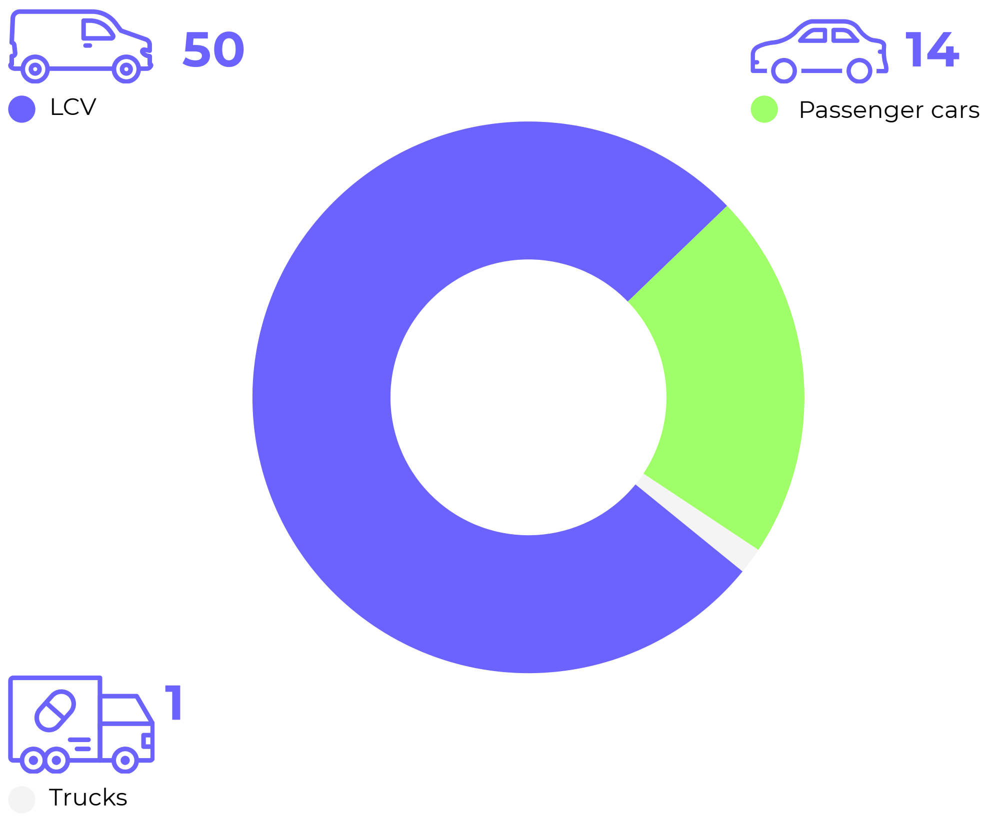
Leasing portfolio as of 30.04.26

Total leasing portfolio: € 1 878 151

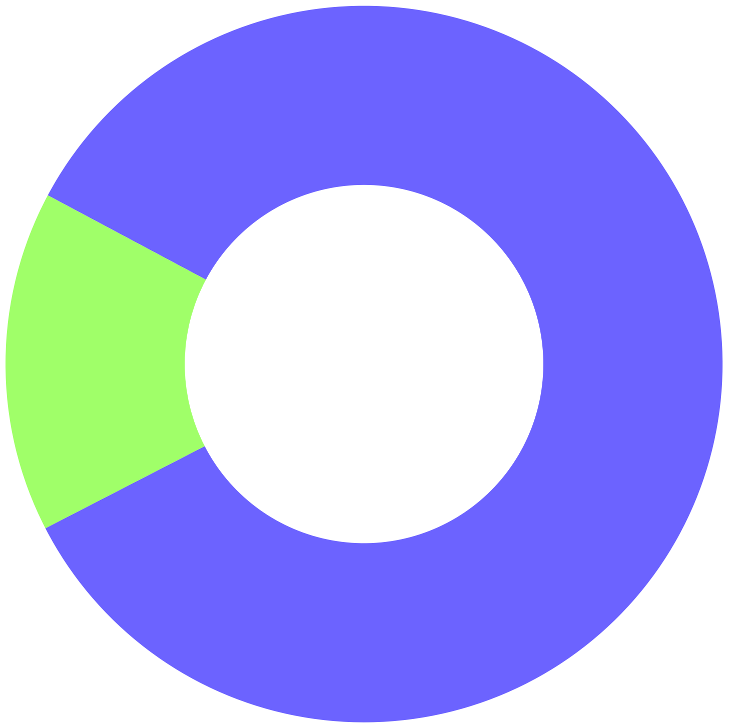
Market value of the assets: € 2 277 411

Signed contracts: 63

Types of vehicles



Used / new



New: 10 Used: 55

Key metrics

Average downpayment (DWP):	21%
Average contract duration:	39 M
Average vehicle price	€35 318
Monthly burn rate:	€45 000
Average monthly income from portfolio	€12 500

Who we are

Repeat Founders in SME Lending and Vehicle Finance

SERGII VASKOV

Product, Structured Finance

15+ years fintech, SME finance.
2 successful exits.

Key proof points: Built and scaled a market-leading SME vehicle lender (ESKA Capital), raising capital from 25+ banks and executing multiple bond issuances
Proven track record with zero defaults, strong portfolio performance

KHALIL ARAM

Partner Development, Sales

10+ years in B2B car sales and SME financing.

Key proof points: Built and managed automotive sales networks across OEMs and dealers (Aiways, Emil Frey, Crédit Agricole Auto Bank)
Deep expertise in how financing decisions impact dealership conversion

IGOR NIKOLAEV

Tech Lead

10+ years in Fintech, AI & Blockchain.
Previously worked with Sergii Vaskov in ESKA Finance.

Key proof points: Built and scaled complex fintech platforms (ex-Wirex CTO), leading engineering teams across Europe
Expert in building real-time decision systems and API-driven infrastructure

We combine underwriting expertise, distribution, and technology — the three layers required to scale asset-backed lending

€3M Equity to Unlock €30M+ Vehicle Portfolio

Equity builds the engine. Debt fuels the portfolio.

Target Close: Q2 2026

Uses of proceeds	
Technology	Develop AI underwriting model (85% aautomated approvals at scale), finalize OrbitScore, ML-based vehicle valuation tool
Regulatory	Foundation for ACPR license and institutional capital
Working Capital	Accelerate portfolio growth and revenue generation
Target	€30M portfolio within 12 months

€2.6M ALREADY RAISED (EQUITY+DEBT) TO VALIDATE MODEL AND INITIAL PORTFOLIO

Where This Goes

We start with vehicle financing in France - the largest and most underserved mobility SME market in Europe.

We expand across Europe and the US, where the same underwriting gap exists.

Long term, we don't just finance vehicles. We power financing - becoming the underwriting infrastructure for banks, leasing companies, and OEMs Globally.

We are building the decision layer behind mobility finance

Proven model. Real traction. Now scaling. From France to Europe to the US. From leasing to underwriting infrastructure.

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