

AI that lenders, regulators, and borrowers can *trust*.

Meet the fintechs CAFE is scaling to serve low and moderate income (LMI) communities across America.



SWIPE →

FROM BLACK-BOX BIAS TO TRANSPARENT DECISIONS



Built by a banker who saw inside the *algorithm*.

Laura Kornhauser spent over a decade at JPMorgan Chase in lending and risk before co-founding Stratyfy with **Dmitry Lesnik**, who serves as **Chief Data Scientist**. She saw firsthand how opaque AI models were quietly encoding the biases of the past into the credit decisions of the future.

Today, Stratyfy is the most-funded CAFE alum, with **\$10M raised** from **Truist Ventures**, **Zeal Capital Partners**, and **Mendon Venture Partners**. By combining advanced predictive analytics with human expertise, its interpretable AI helps **banks and credit unions** approve more qualified borrowers, and better mitigate risk in lending without the **regulatory uncertainty of black-box models**.

Women led

\$10M raised

Finovate Best of Show

3x AIFintech100



*While the industry grapples with AI noise, we remain committed to our **north star**: helping financial institutions combine the power of data-backed insights with the expertise of their people to make **better, faster decisions at scale.***

— Laura Kornhauser · Co-Founder & CEO, Stratyfy

Driving *responsible* growth and efficiency for community lenders.

CORE BENEFICIARY

18% approval lift in borrowers traditional systems miss

One consumer lender used Stratyfy to expand their footprint into diverse, underserved areas while maintaining a high-performing portfolio.

OPERATIONAL LIFT

75% reduction in underwriting time

Using Stratyfy to automate routine decisions, one small business lender reduced its underwriting time from an average of 8 hours to just 2 hours.

DIRECT CRA ALIGNMENT

Through **Beneficial State Foundation's Underwriting for Racial Justice** initiative, over **20 lenders nationwide** have used Stratyfy's credit decisioning tool to **modernize their underwriting frameworks**, improving efficiency and driving equitable growth across their lending portfolios.

30 fintechs. One *scaling* network.

Through CAFE, Stratyfy connected with community banks, credit unions, investors, and industry leaders accelerating their path to serving LMI communities at scale.

CAFE PARTNERS

ABA American Bankers Association

AFC American Fintech Council

WSFS CARES Foundation

SBDC Small Business Development Center

M&T M&T Bank

CRB Cross River Foundation

Help CAFE scale the next cohort.



Every dollar fuels founders building financial equity for LMI communities. CAFE supported activity qualifies for CRA community development consideration.