

Turning “no” into “not yet.”

Meet Parlay founder Alex McLeod, who is helping community banks, credit unions and CDFIs say yes to more entrepreneurs, including veteran, women, immigrant and minority owned small businesses. Parlay’s Loan Intelligence System (LIS) makes SBA and small business lending faster and more efficient, so lenders can serve more borrowers.



Alex McLeod

Founder & CEO, Parlay Finance

SWIPE →

FROM RESETTLEMENT WORK TO A LENDING FIX

Built from real *access* **gaps**

Supporting **Afghan women resettling in the U.S. in 2021**, Alex and her co-founders saw how complex, manual lending workflows shut capable businesses out of capital. They built Parlay so community lenders could say yes more often.

After **hundreds of hours of interviews** with immigrant, women and rural founders and community lenders, the team built a Loan Intelligence System that fixes both sides at once: efficiency for lenders, access for borrowers. The problem was never the businesses; it was the legacy systems that make small business owners wait the longest, prepare the most paperwork and hear **“no”** the most often.

Veteran-led team

SOC 2 Type II

First Internet Bank

Locality Bank

Pathway Lending

Mastercard

CAFE alum

Techstars '23

One system. Far *less* manual work.

Parlay's Loan Intelligence System (LIS) sits upstream of the loan origination system and helps lenders **serve more borrowers, faster, with 80% less manual work at intake.**

01

DIGITAL ONBOARDING

Lender-ready files

One white-label portal captures application, document, credit and cash-flow data once, so credit teams get complete files on day one.

02

INFO VERIFICATION

Verify, don't chase

API-powered data orchestration and OCR structure and validate borrower data automatically, and show applicants a clear path to "not yet."

03

DECISION SUPPORT

Defensible decisions

Parlay computes the numbers deterministically, then AI narrates a product-fit recommendation. A human always decides.

DATA FIRST, AI SECOND

Our calculation engine does the math; our AI narrative explains it. Auditable, explainable and not a black box, exactly what regulated lenders require. **Already live with lenders including First Internet Bank.**

~80%

less manual work at intake and qualification



Connecting our Loan Intelligence System directly into the lending stack empowers more lenders and small businesses to

win.

Alex McLeod · CEO & Co-Founder, Parlay

Capital, back within reach.

Veteran, women, immigrant, Black and brown owned firms seeking SBA and small dollar loans, most requests **under \$500K**, the small dollar segment legacy lenders underserve, within a **\$1T** community lending market Parlay is built to modernize.

APPLICATIONS PROCESSED

\$491M+

in small business loan applications run through Parlay's Loan Intelligence System.

LENDERS LIVE

12+

community banks, credit unions and CDFIs live on Parlay, with positive net revenue retention.

CDFI IMPACT

\$325M

lent by Pathway Lending to 1,200 underserved Tennessee businesses since 1999, now live on Parlay.

DIRECT CRA & SBA ALIGNMENT

Expanding approvals for underserved small businesses through community lenders and CDFIs **qualifies for CRA community development consideration** while advancing SBA mission lending.

30 fintechs. One *scaling* network.

Through CAFE, Parlay is connecting with the community banks, credit unions, investors and industry leaders accelerating fairer access to capital for underserved small businesses.

From the CAFE cohort to national scale: Parlay works with nationwide partners like Mastercard and serves lenders across the country.

CAFE PARTNERS

ABA American Bankers Association

AFC American Fintech Council

WSFS CARES Foundation

SBDC Small Business Dev. Center

M&T M&T Bank

CRB Foundation @ Cross River

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.

