Genie Capital

Credit Intelligence Genie

From Predictive Guessing to Structural Assurance.

What is your current underwriting model costing you?

01

Procyclical blindness

You are losing capital by valuing assets at the observation date, not the stress path, leaving you exposed when markets turn.

02

The AI Tax

Millions spent on GPUs and data science teams just to maintain black-box models that drift and cannot explain themselves to regulators.

03

Lost market share

Legacy systems reject viable borrowers (thin-file, informal, SMEs) because they require perfect financials instead of observing actual behaviour.

THE ROOT CAUSE

You treat credit as a static point-in-time event, not an ongoing covenant.

Stop buying black boxes. Start engineering covenants.

FROM

Statistical prediction

Guessing the future via curve-fitting.

TO

Deterministic control of the covenant

Observing the present with mathematical certainty.

The shift: we replace model drift with control theory.

The Credit Intelligence Genie

1

THE SYSTEM

Covenant Credit Architecture

Continuous observation, not static approval

2

THE UNDERWRITING CORE

Credit Underwriting Manual

Anchor-Representation Cycle discipline

3

THE LIFECYCLE ENGINE

Genie Credit Protocol

A full lifecycle manager, not a score

Continuous Observation, Not Static Approval

1 **The sensor**
The borrower's smartphone, ERP, POS, any other source of data feed.

2 **The application**
A 90-day observation period replaces the traditional application form.

3 **The mechanism**
An asymmetric control law: instant rewards for good behaviour; warned, phased penalties for deterioration.

4 **The result**
The relationship begins before capital is at risk. The incentive to repay is the slope of the contract.



The Credit Underwriting Manual

THE DISCIPLINE

Anchor-Representation Cycle

Anchor: the Asset **Representation: the Loan**

Separate the asset from the loan. The borrower is not the anchor.

THE RULE

Purpose sets the working anchor

The lower-of rule on the declared stress path then sets the prudential limit.

THE GATES

Six Prior Question gates classify every file before a single dollar is deployed:

Broken **Impaired** **Constrained** **Fragile**

The immune system that forces the weak anchor to be priced: underwriting as a truth-telling mechanism, not a hope.

Genie Credit Protocol: More Than a Score. A Full Lifecycle Manager.

It ingests the continuous data stream and computes four interlocking assurance factors:

α	β	λ	ω
Discontinuity	Default	Erosion	Productivity

Identifies the dominant factor

Executes the flip conditions from sensors and data streams

Re-prices the covenant in real time

THE CONTROL: FOUR STATES

- **Green**
- **Yellow**
- **Orange**
- **Red**

Recovery protocols trigger before default occurs.

A live, self-correcting credit system that scales from a market trader to a sovereign.

Zero GPUs. Zero Data Scientists.

0
GPUs

0
Data scientists

No model drift

The math is deterministic. It runs on the edge.

100% explainable

Every decision outputs the dominant factor and evidence. You will never fear a regulator again.

Institutionally light

No perfect credit bureaus or audited financials needed. The continuous data stream is the audit.

The Decade You Cannot Afford to Lose

01

Capital bleed

Every quarter you delay leaks more capital through stress-blind underwriting and the refinancing trap.

02

Tech debt

Every year you maintain a black-box AI system, your compliance risk and compute costs compound.

03

Market blindness

While you wait for perfect data, competitors underwrite the next billion customers using behavioural streams and control theory.

THE REALITY

The market is a decade behind this mathematics. Pay the tax to catch up, or license the architecture that puts you ahead.

See the Truth in Your Own Portfolio.

THE PROPOSAL

An Intelligence Engagement.

THE DELIVERABLE

We apply the Anchor-Representation diagnostics and the assurance-factor lens to a sample of your current book, showing where capital is leaking and where viable borrowers are being excluded.

Next step: let us schedule the diagnostic

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