



GENIE CREDIT PROTOCOL

Your platform already has the data to lend.

Turn the activity you already record into credit decisions,
pricing, and repayment management, inside your
own system.



Every platform already captures what a lender needs.



Orders, payments, ratings, tenure, and wallet activity already tell a story that a credit file cannot.

One loop, from first data point to repaid loan.



Each stage feeds the next. Repayment history becomes the evidence for the following cycle.

One protocol, every platform.

Platform	Evidence	Repayment source	Collateral
Marketplace	Listings, orders, ratings	Sales proceeds	Inventory
Wallet / payments	Transaction history	Wallet debits	Wallet balance
Payroll	Employment, tenure	Salary deduction	Future salary
Gig work	Completed jobs, ratings	Earnings payout	Future earnings
B2B / ERP	Invoices, purchase orders	Receivables settlement	Receivables, inventory
Agriculture	Input purchases, harvest cycles	Crop sale proceeds	Future harvest

The logic stays the same across platforms. Only the data adapters change.

Every decision explains itself.

01

Outcome

Approved, approved with conditions, declined, or restructured.

02

Reasons

The main factor behind the result, named in plain language.

03

What would change it

The specific condition that would move the borrower to a better outcome.

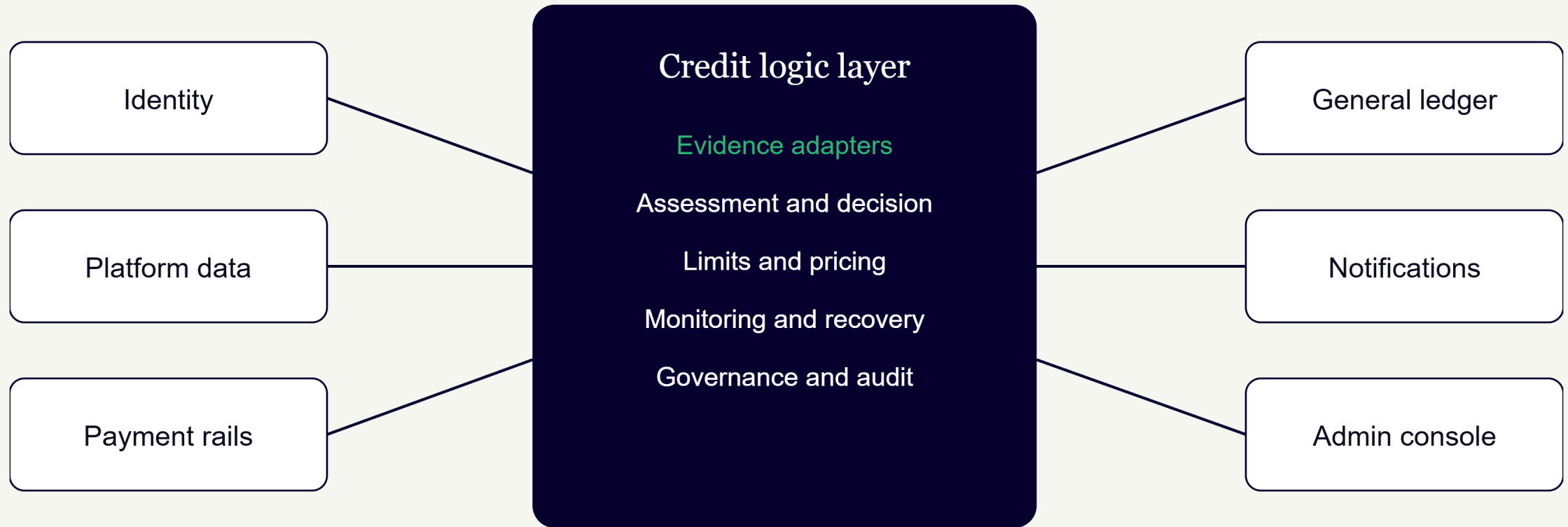
04

Appeal

A defined review path, with an audit trail for every step.

Fair lending, explainability, and audit are part of the protocol, not added afterward.

Built into your platform, not bolted on.



Your data stays in your systems. The protocol reads it, decides, and writes back to your ledger.

What it takes.

Conviction

Credit is logic, not software.

Discipline

Implement the full protocol.

Calibration

Tuned to your sector
and borrowers.

Governance

Fairness, explainability,
appeals, audit.

Bring the protocol to your platform.

geniecapital.co

Lending must comply with licensing, consumer protection, AML/KYC, and usury laws in each jurisdiction.