

Launch and manage credit products with a modern ledger

Modern credit providers need a ledger that drives personalization, reduces risk, and strengthens customer loyalty, all without sacrificing compliance or operational efficiency. That will be difficult—if not impossible—if you're limited to the outdated tools of legacy systems or the work-in-progress offerings of a startup.

Instead, they need LoanPro and the next-gen credit ledger at its core, enhancing every aspect of their operations:

Borrower experience.

Directly impact how customers interact with you, from faster onboarding to best-in-class support.

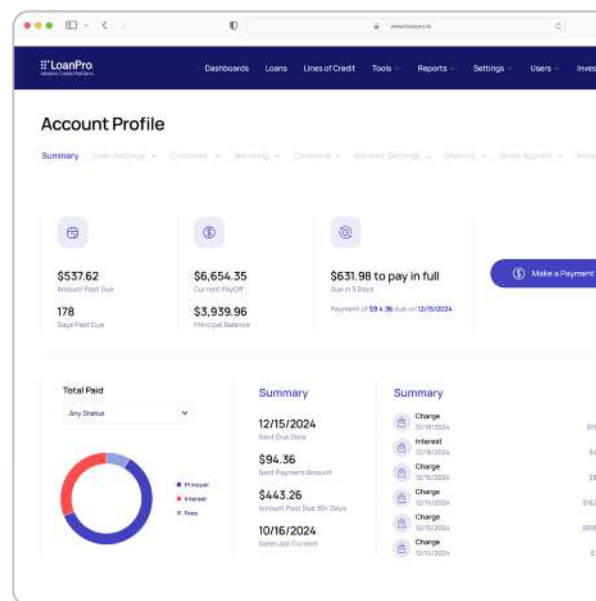
Agent experience.

Streamline your frontline agents' day-to-work workload, enabling them to handle up to three times as many accounts.

Back office experience.

Leverage unfettered data visibility and a modern API to reduce risk and grow your portfolio.

Whether using our customer portal and agent UI or leveraging our modern API to integrate your own interface, LoanPro's credit ledger provides tangible benefits.



Build customer loyalty with a relationship-based experience

In a market flooded with lookalike products, a credit program can no longer stand out based on its APR or rewards structure. Borrowers want their credit products to do something more for them, meeting both their immediate cash flow needs as well as helping them toward larger financial goals.

LoanPro transforms the borrower experience from a simple transaction into a meaningful, long-term relationship. With tools to personalize each account, you can launch and support cards that stand out from competitors to truly delight your customers.

Frictionless onboarding. With integrated data partners, you can instantly pull information to verify and approve applications, getting borrowers same-day access to credit without introducing risk.

Configurable credit terms. Fine-tune products to individual borrower's preferences, using transaction level credit, transaction buckets, and custom payment schedules to meet their immediate and long-term financial needs.

Next-gen communication. LoanPro can personalize and automate your email, direct mail, and two-way SMS messages. Give borrowers pertinent and personalized information without compromising operational efficiency.

Self-serve tools. Give customers visibility and control over their accounts. With self-serve tools, they can view statements, upload documents, schedule payments and AutoPays, and even request changes to due dates or other account settings.

Flexible repayment. Drive engagement and reduce delinquency rates with flexible tools that align repayment to your borrowers' cash flow needs. Adjust any payment schedule to accommodate irregular income, sudden hardship, or other circumstances.

Streamline your agents' workload to drive operational efficiency

On most systems, agents face constant frustration. Using outdated or underdeveloped tools, they're left to perform most actions manually, wasting untold hours fighting against a software that treats the agent experience as an afterthought.

LoanPro gives agents at every level of your organization the tools they need to perform, whether they're making collections efforts, handling customer calls, or any other task. And with comprehensive access settings, you can tailor the experience of each individual role, giving each employee a straightforward view of the software fine-tuned to their daily workload.

Scale your agents. Instead of being stuck in repetitive tasks, each of your agents can maximize their output. LoanPro clients have increased portfolios by as much as 10x without increasing their headcount.

Automated origination. Connecting your custom approval logic to LoanPro's Decision Engine and Smart Verify validations, you can cut application and approval times down to mere minutes.

Seamless integrations. Through native integrations to our UI, agents can use best-in-class partners for bankruptcy monitoring, asset recovery, skip tracing, credit reporting, and more.

Streamlined servicing. Between our Automation Engine, Quick Actions, and Agent Walkthroughs, LoanPro can turn complex, multi-step processes into one-click solutions.

Data-driven collections. LoanPro's collections tools have driven tangible results for credit providers, cutting credit losses by an average of 38%

Expand your portfolio with comprehensive data and management tools

Growing a portfolio requires visibility and control of your data, in both the fine details of individual accounts and the overall trends of how they're performing in aggregate. LoanPro's tools for management, developers, and back-office staff let you not just see your data, but turn it into action. Focused on visibility, compliance, connectivity, and overall efficiency, LoanPro's credit ledger drives revenue, reduces risk, and enables you to expand your portfolio.

End-to-end configurability. With no-code configuration tools, you can launch and support any class of credit product from origination onward—installment loans, credit cards, or even your own hybrid programs.

Real-time ledger. Reliably manage balances, interest, fees, and account logic for installment, lease, line of credit, and card products, with real-time updates, retroactive recalculations for servicing events like SCRA, and a complete audit trail.

Compliance guardrails. Adapt to ever-changing regulations with no-code compliance tools, ensuring your portfolio management adheres to federal and state/provincial laws.

Payments at scale. LoanPro handles PCI compliance and other payment regulations in the background, letting you streamline repayment with customizable AutoPays, transaction routing, and personalized due date schedules.

Operational efficiency. Leverage our Automation Engine, Account Queues, and Quick Actions so lifecycle events can occur in the background and without unnecessary manual intervention.

Unfettered data access. See the whole picture with unrestricted access to your data, and easily share appropriate data access with third-party analytics and BI tools.

Upgrade your operation

Our real-time credit ledger has driven tangible results for the 600+ clients who use LoanPro, from tripling the number of accounts each agent can handle to providing award-winning customer service. Talk with our team today to see how LoanPro can upgrade your operation.

[Book a demo →](#)