

Drive efficiency with LoanPro's centralized data and processes

LoanPro is the market-leading modern lending and credit platform enabling financial organizations to innovate quicker, driving increased account volume while optimizing operational efficiency from end-to-end. LoanPro works as a centralized, single source of truth for your operations, securely housing all of your data and processes in a system that grants you unprecedented visibility and control over how you manage your portfolio.

We're confident that our holistic data tools and dynamic workflows will deliver tangible results for you.



Reduce compliance risk through comprehensive data and reporting tools, alerting you to warning signs before they become problems



Increase operational efficiency through process management, automation, and agent support tools throughout the account lifecycle



Prime your portfolio for growth by streamlining processes and enabling agents to handle more accounts



Streamline reporting by having all of your data in one centralized location



LoanPro is a home for us. I know that wherever our business is going, LoanPro can support it.



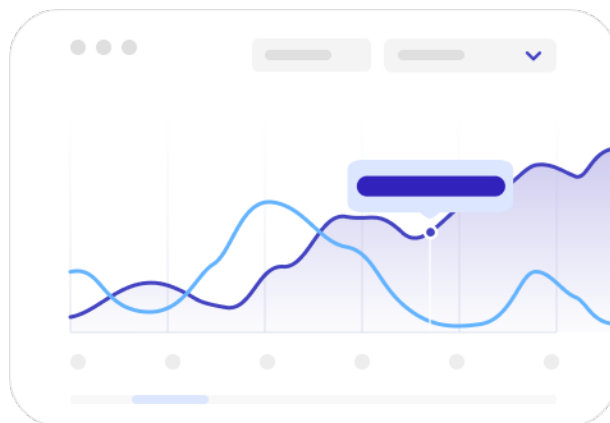
Nick Curry
Modern Asset Management CFO



Holistic data and reporting

Data visibility is vital for both operational success and compliance, but most systems for managing credit have lackluster tools for accessing, analyzing, and managing your data. Legacy systems might give you pre-built reports, but seldom offer a modern API or ad hoc reporting tool. And while more modern competitors might have APIs, they still lack the configurability that most lenders need.

LoanPro was built with data visibility in mind from day one. Our modern credit platform provides you unfettered, real-time access to all of your data—applications, customers, accounts, transactions, and more. You can access data through UI reports (including both out-of-the-box reports and straightforward tools for ad hoc reporting), our modern API, or through direct access to your real-time replicated database. These options give you flexibility to meet your data needs with the right tool for the job.



With LoanPro managing from origination on, all of your data will be stored in one centralized location. This will enable streamlined reporting capabilities and unique insights that will empower you to prepare your portfolio for upcoming growth. If you have a BI-layer (e.g., Domo, Tableau, Power BI), we can connect your real-time replicated database to that BI-layer for seamless custom reporting. Customers of LoanPro report an average of 72% decrease in time spent generating reports when moving to LoanPro.



Pre-built Reports Easy to use and perfect for quick insights into the health of your portfolio.



Database (RDS) Direct SQL access to LoanPro's real-time replicated database.



Data files solution LoanPro delivers data in Parquet files customized to your own structure.



API Seamlessly connect LoanPro to your other data sources and analytics tools.



Data on Demand LoanPro sets up custom database queries for clients to send a custom report to a specified location on a recurring basis.

Real-time data in single source of truth

Most legacy solutions will have your data spread out between multiple systems, each with its own level of accessibility and out of sync with each other. But using LoanPro as your ledger simplifies data management across your entire ecosystem, keeping application, customer, and loan information in a centralized, accessible location. From there, you can easily connect LoanPro's data to your third-party data sources, analytics programs, and other partners, allowing them to draw up-to-the-minute data from LoanPro.

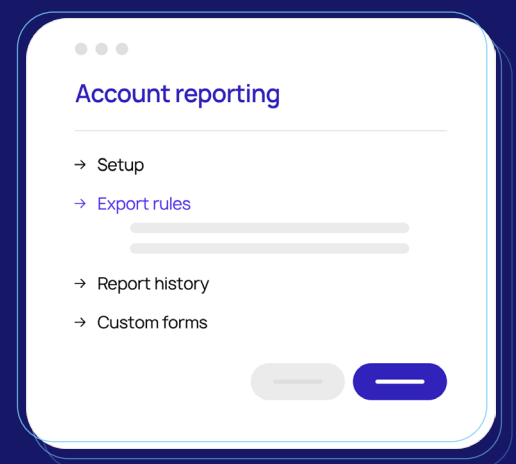
LoanPro can streamline data management for your entire organization.

- 🕒 During origination, use LoanPro to host data from your application, KYC, and underwriting to streamline your approval process
- 🕒 Detect struggling borrowers and offer them hardship programs, preventing defaults and keeping your collections revenues stable
- 🕒 Effortlessly manage audit trails, transactions, and historical data, bolstering your compliance strategy and taking the stress out of audits
- 🕒 Leverage real-time customer data to determine which borrowers are the best candidates for new credit products and advancements

Actionable reports and data

LoanPro's UI reporting tools turn your data into actionable insights. Reports can identify a list of accounts based on their real-time data and immediately assign agents to go through the accounts and take appropriate action.

Our Automation Engine further streamlines common origination, servicing, and collections tasks by analyzing real-time data on each individual account, determining which actions are appropriate based on your own custom business logic, and then carrying those actions out automatically—changing labels, adjusting account values, or even sending out personalized communications. Clients using the Automation Engine have empowered their agents to service up to three times as many accounts without increasing their personnel headcount. What's more, automating these actions helps ensure that your actual processes align perfectly with your policies and compliance requirements.



Data files

If you already have a data lake sharing information from multiple systems, LoanPro can seamlessly integrate our data into your existing structure. We can format LoanPro data in Parquet files to match your own custom needs, and then send ongoing changes and updates in daily batches. This gives you the freedom and flexibility to ingest LoanPro's data however best suits your needs.

Workflows

LoanPro is the premier platform for managing and scaling a credit portfolio. We give lenders the tools they need to turn company and compliance policies into efficient real world action. By combining our tools for dynamic account labeling, agent walkthroughs, and the Automation Engine, LoanPro creates comprehensive workflows that holistically guide accounts along complex processes throughout the account lifecycle.

Here's how they work:

Application processing

When a borrower submits an application, LoanPro creates an inactive account and kicks off your origination process, pulling credit scores, performing KYC/OFAC checks, and communicating with your underwriting tool. If your policies approve the account, LoanPro automatically sends the TILA disclosures and contract to the borrower. If you require manual review, it will assign and notify an underwriting agent, who can then use a walkthrough to review the data and make a decision. LoanPro manages your entire origination funnel to ensure you optimize where possible to increase your application to funded loan ratios.

Hardship programs

LoanPro's data tools can automatically identify accounts that repeatedly struggle to make payments, putting them at risk for default. Then, in line with your business logic, LoanPro can reach out to the borrowers with hardship programs and alternate payment plans, with instructions and links to help enroll. If the borrower agrees, LoanPro can automatically update their account and payment schedule, keeping them engaged and repaying.

Account modifications

When a borrower declares bankruptcy, goes active duty in the military, or otherwise requires a change to their account, LoanPro can track the account through each step of the process. The system can request documentation, notify compliance teams, and send out required disclosures, keeping the account compliant with federal and state lending regulations.

We've built out these workflows for hundreds of our customers, and LoanPro comes out of the box with pre-built processes based in compliance research and business best practices. You're also free to modify any workflow through configurable, no-code editing and with the assistance of dedicated specialists.

3x

Reduction in
manual work

40%

More time to work
on other tasks

97%

Reduction in processing
time for new applicants

Level up your credit platform today

LoanPro's holistic data tools, robust reporting suite, and comprehensive workflows empower lenders to launch and grow their credit products. We've migrated nearly seven hundred clients from legacy solutions to LoanPro, and proved time and time again that LoanPro's modern credit platform outperforms its competitors. Get started with LoanPro today to reduce risk, increase operational efficiency, and prime your portfolio for growth.



It's good to have a strong partner that focuses on technology and building an infrastructure platform. We get more leverage out of having a partnership than building something internally..

Alex Rhodes - COO Best Egg