

Modernize your data strategy

Without data visibility, your credit operation may as well be driving blindfolded.

Across our platform, LoanPro gives clients multiple tools for accessing and analyzing their data how and when they need it—UI reports for quick visibility into accounts, APIs for pulling real-time data during day-to-day operations, RDS for running custom SQL queries, and Data on Demand for regularly recurring audits and reports.

Complementing those tools, LoanPro's data file solution lets clients organize information into their own structure, allowing them to pool data from LoanPro and other sources into a single, centralized location.



Query with speed at scale

Faster querying speeds for your reports, models, and answers.



Cost savings

Better compression than CSV or JSON, saving cloud storage and costs.



Out-of-the-box infrastructure

Seamless connections to any modern data pipeline, such as Snowflake, Databricks, BigQuery, and AWS Athena.



Large scale risk models

Rapid results on 10s of millions of accounts over multiyear spans.

Data lakes and Parquet files

While a Relational Database Service (RDS) gives you structured access to your data, it's not always the best tool for large scale analysis, like comparing portfolio performance on millions of accounts over the course of multiple years. For that kind of scale, you'll need a data lake with Parquet files delivered by LoanPro.

Parquet files are a column-based file format that makes it faster and cheaper to store, query, and analyze large datasets—especially loan and transaction data. Rather than pulling all the data connected to a query, the file only pulls what's relevant, optimizing performance and efficiency and enabling analysis at a greater scale than would be feasible with other methods.

RDS

Near real-time account data

Row-based structure that reflects LoanPro's live database

Ideal for serving live customer and account data

DATA FILES

Historical + analytical data

Column-based structure (Parquet) reads only relevant data, speeding up your queries

Ideal for analyzing entire portfolios

Between LoanPro's RDS and data file solutions, you can have a range of resources perfect for any report, audit, or analysis.

Seamless data files implementation

Parquet files can enhance any data strategy, but it's especially valuable if you're struggling with slow queries and bloated CSVs, or aiming to implement machine learning, risk scoring, and better audit trails. It's a versatile solution that can net you benefits across multiple areas.

To match a range of use cases, LoanPro’s data files solution follows the Medallion Architecture, organizing your data into three distinct layers based on how much processing has been applied:

BRONZE LAYER

Raw data

Stores your data in directed, untouched copies of tables from your source databases. It’s useful when you need a complete, original record for audits, debugging, detailed portfolio performance analysis, or accounting workflows.

SILVER LAYER

Cleaned data

Data in this layer is joined into more comprehensive, standardized tables. We remove duplicates, align formats, and mask sensitive fields. This layer is better for consistent reporting or when you need to join data across tables for a broader analysis.

GOLD LAYER

Aggregated data

This layer’s data is grouped, summarized, or calculated for clients with specific business use cases, like portfolio performance, payment behavior, or collections insights. It’s ready for use in dashboards or advanced analysis.

Implementation isn’t one-size-fits-all. The ideal strategy for implementing data files will depend on your current data structure:

Your data platform

Data platforms that natively support AWS may enable a more straightforward implementation.

Specific reports

A specific or unusual data requirement may require additional time to configure and accommodate.

Requested tables

Limiting your queries to specific columns and tables will allow you to streamline data retrieval, enhancing overall efficiency.

Update frequency

The default frequency is once daily, immediately following our daily system maintenance.

These factors are all clarified in a contract, spelling out exactly what data will be delivered and when. Setting those expectations clearly will ensure LoanPro can meet your data needs.



NEXT STEPS

Curious about how data files could enhance your reporting and analytics? Reach out to us. We'd love to discuss what's worked for you and where you're still struggling, and showcase some of the success other credit providers have seen with data files.