



 LoanPro®

Loan on Card

A new way to deliver credit

Launch a modern loan experience with instant funds provision to mobile wallets, card-based access, and complete control.

Offer credit the way your customers want to use it

Today's consumers expect immediate access, intuitive experiences, and flexible repayment.

Loan on Card combines the structure of a consumer installment loan with the convenience of a Mastercard. Funds are disbursed to a card issued through your chosen issuer processor and provisioned instantly to a mobile wallet. (An optional physical card can also be issued.)

It's not a revolving credit card, but a loan with card-based access. You control the loan terms and the experience, while your customers get the immediate spending power they have come to expect.

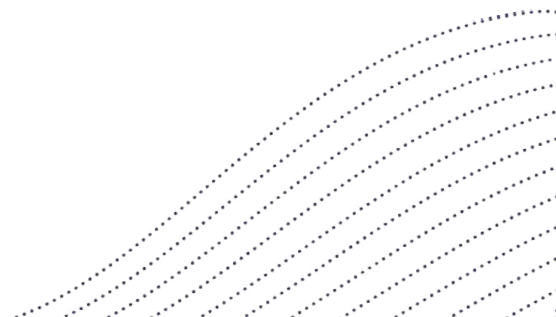
Benefits for lenders and consumers

For lenders	For consumers
• Simplified POS distribution. Reach customers at the point of sale without building merchant relationships or integrate at checkout. • Deeper relationships. Drive repeat engagement and customer loyalty with a modern card experience. • Full program control. Decide where the funds can be spent, within what time frame, and the terms of the loan on the card.	• Instant wallet access. No waiting for a card to arrive or funds to be disbursed via ACH. • Clear, predictable repayment. Installments with fixed terms, no revolving balances or surprise interest. • Trusted card experience. Pay anywhere Mastercard is accepted.

Deliver a modern borrower experience at the POS

Traditionally installment lenders lose customers between loan approval and usage. Customers shouldn't have to wait days for funds to arrive or figure out how to access a loan. Loan on Card fixes this by provisioning funds instantly to a digital wallet the moment a loan is approved. That means the customer can act immediately at the point of sale using a familiar payment method (Mastercard).

It removes friction from the process and drives higher conversion without the need to build a merchant network or change the checkout flow. Customers spend like they would with a credit card, but repay like an installment loan, with no revolving interest or confusion.



Maintain full control of your program

Many credit solutions force you to give up control over the experience, the disclosures, or the economics. With Loan on Card, you own every piece of it. You control how funds are disbursed, when and where they can be spent, and how repayment is handled. Here are several use cases to fit different strategies:

Open Loop

BROADEST ACCEPTANCE

Allow customers to use the card anywhere Mastercard is accepted.

Example: A lender offers a \$5,000 installment loan that can be used at any merchant. The borrower chooses how and where to spend, whether online or in-store, then repays in fixed monthly installments. The consumer receives access to the funds immediately to spend.

Vertical program

CONTROLLED SPEND

Limit usage to a specific industry or merchant category.

Example: A home improvement lender limits card usage to MCCs tied to hardware stores, contractors, and home supplies retailers. Customers can use the loan at Home Depot, Lowe's, or with a licensed contractor, but not for unrelated purchases.

Closed Loop

MERCHANT-SPECIFIC SPEND

Restrict use to a single merchant or merchant group.

Example: A lender partners with Kaiser Permanente to offer financing directly to patients. Approved borrowers receive a digital card that can only be used at Kaiser locations, either for the current procedure or future visits.

Blended Strategy

TARGETED PROMOTIONS

Layer promotional financing on top of an open or vertical card program.

Example: An elective medical lender offers a general-use healthcare card (open loop), but adds 0% APR financing at specific partner clinics. This encourages patients to choose preferred providers while still allowing for broader access.

In addition to the above, you can set up limited spend windows (e.g., funds must be used within 30 days), support multiple funding sources on a single card, and configure exactly how interest, fees, or promotions are applied.

And when regulations change, you're covered. LoanPro offers built-in compliance tools, including configurable Compliance Guardrails and guided agent workflows, that help you stay aligned with federal and state-level servicing requirements. You can easily flag protected borrower types (like servicemembers under SCRA) and automate disclosure under TILA and more.

Improve your economics

Loan on Card isn't just a better borrower experience, it's a smarter business decision.



Convert more loans through POS distribution without the headache of building a merchant partnership program



Reduce servicing load through a self-serve customer portal, automation, and real-time reporting



Preserve float while funds are available but unspent



Retain your customers by owning the data, the relationship, and the entire experiences



Charge interest immediately through distributing funds to consumers in real time

Bring Loan on Card to your customers

Whether you're an installment lender interested in entering point-of-sale distribution, a regional bank, or another financial organization looking to embed credit, Loan on Card gives you the tools to compete with the biggest players without giving up control.

Let's talk about how to launch your program.