

Implementation and migration overview

LoanPro is the market-leading modern lending and credit platform enabling financial organizations with the tools to increase operational efficiency, decrease credit losses, and launch new products faster. Our 600+ customers have reported the following results with LoanPro:



SPEED TO MARKET

Launched new products in as little as four weeks

LEADING NEOBANK



RETENTION

Delivered best-in-class customer experiences recognized by J.D. Power in 2023 and 2024.

 Best Egg



OPERATIONAL EFFICIENCY

Increased account-to-agent ratios by up to 300%

OCTANE



REDUCE RISK

Decreased credit losses by an average of 38%

ALL CUSTOMERS

Whether you're migrating an existing portfolio or launching a new credit product, our team works closely with you to support a smooth implementation and long-term operational success.



We wanted a partner who is forward thinking, with modern development, has a passion for their craft and creates great products. LoanPro gives us comfort that they not only work now, but they're someone to invest behind to grow with as they expand their product overtime.

- Brian Barnes, CEO of M1 Finance and B2 Bank



Just wanted to throw a compliment out to your team. I've worked with a ton of software implementation teams over the years. The LoanPro team is [the] most professional, organized, and detail-oriented team I've worked with to date. I've never seen an implementation go this smoothly.

-Chris Ivestor, LUNR

What to expect during implementation

LoanPro has over 10 years experience successfully migrating financial organizations from legacy platforms. We have completed over 450 migrations, several with millions of active accounts, and hundreds of mid-sized migrations, successfully taking clients live in as little as three months.

With over 2,000 unique credit programs implemented on our platform, we are confident in our ability to hit implementation and migration deadlines when moving your existing portfolio, with a streamlined process backed by best-in-class technology:



Configuration. Deep configurability lets LoanPro seamlessly match your products, processes, and operating logic.



On-demand training. Comprehensive documentation, product training, and pre-launch support ensures your team has the guidance they need for a smooth launch.



Contract matching. Match existing contracts perfectly with precise calculation tools to accommodate your previous systems' methods.



Data migration. Ensure your existing borrower and account data transfers accurately with sanitization, import, mapping, and validation.



System Integration. Unprecedented data visibility and modern API infrastructure let you consolidate your operations into a single, cohesive platform.



Launch. A dedicated team will help you through your launch, offering guidance and providing whatever support you may need.



Your dedicated LoanPro team

LoanPro will support your implementation with a team of dedicated implementation and delivery experts, familiar with the nuances of a migration, including data mapping.

Ultimately, our goal is to ensure that you go live as quickly and seamlessly as possible. Below are the individuals at LoanPro that you will work closely with during implementation and delivery.

Technical Project Manager. A team lead dedicated to your successful launch on the LoanPro platform. They will ensure that deadlines are hit and tasks are completed.

Client Success Manager. Your long-term partner with LoanPro and your primary contact for questions, escalations, and updates after go-live.

Technical Success Manager. Your long-term technical point of contact, working alongside your Client Success Manager to support escalations, provide updates, and ensure your platform setup continues to meet your needs.

Solutions Architect. A configuration expert who ensures that the solution is aligned to your objectives, integrates with necessary platforms, and follows best practices. This individual is involved pre-sales and throughout delivery to ensure consistency and continuity.

Implementation Engineers. A team of product experts who configure and test your setup to support a successful launch. They'll also help you understand and implement integrations using LoanPro's APIs.

Data Migration Specialists. A team solely focused on moving your data, with deep expertise in handling unique data structures and ensuring a safe, accurate migration.

As you move through the implementation and delivery phases, this team will work closely with you to ensure a smooth transition. Once your system is live, you'll get ongoing support from a dedicated post-launch team (see below), with continuity for some key personnel.

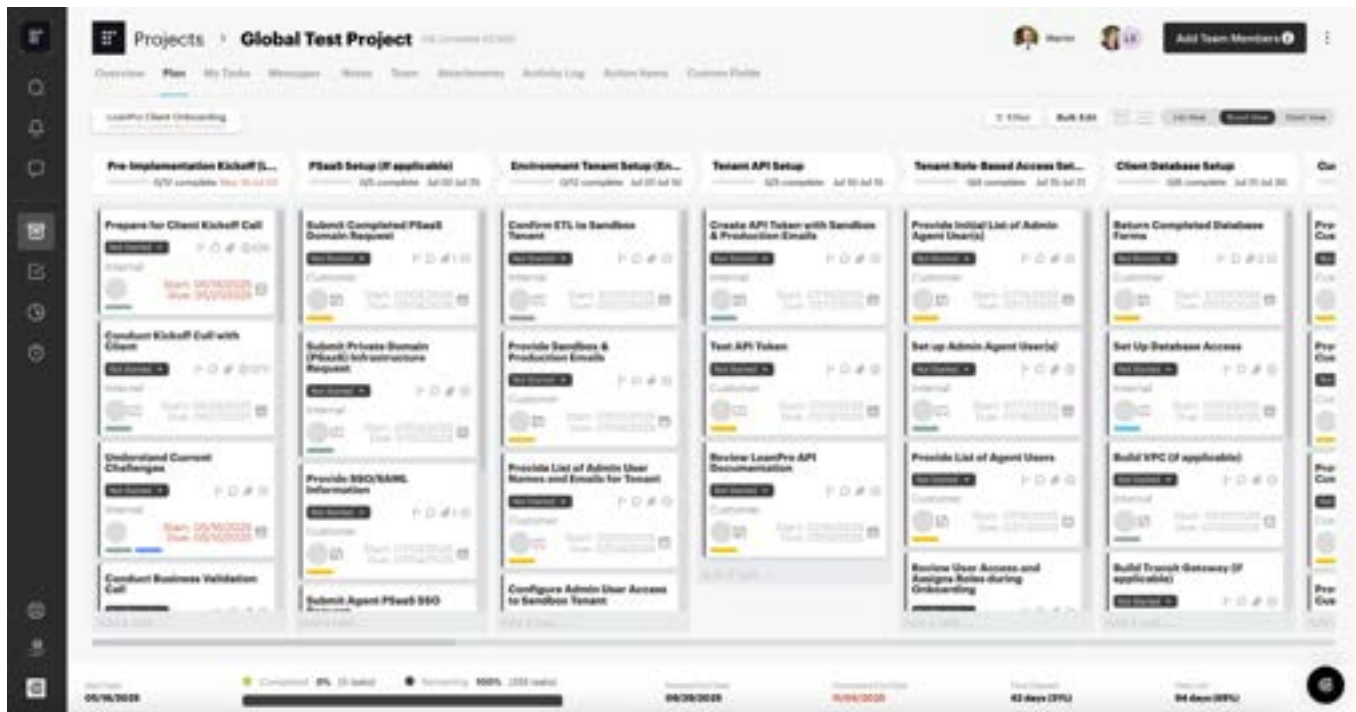


Ensuring a successful implementation

LoanPro is committed to aligning and achieving objectives and timelines in line with your goals. Below outlines a project plan and implementation timeline.

Increasing collaboration and alignment through implementation

To drive increased alignment between our teams, we will establish a shared project plan in GUIDEx.



Implementation timeline

Below are the key steps in our implementation process, along with an estimated timeline for each:

Kickoff. We will establish the project plan and initial deliverables, including tenant access, Adaptive Wallet setup, and API account configuration.

Configuration. Our team will configure the platform according to your needs. This includes setting up the Customer Portal, interest calculations, customer communications, and Agent Walkthroughs.

Data connections. We will set up and rigorously test API and other direct data connections to ensure secure and compliant data exchanges.



Data migration. See the section below for more detail on what this phase involves

Testing and deployment. We will perform extensive system tests to identify and resolve any potential issues before go-live.

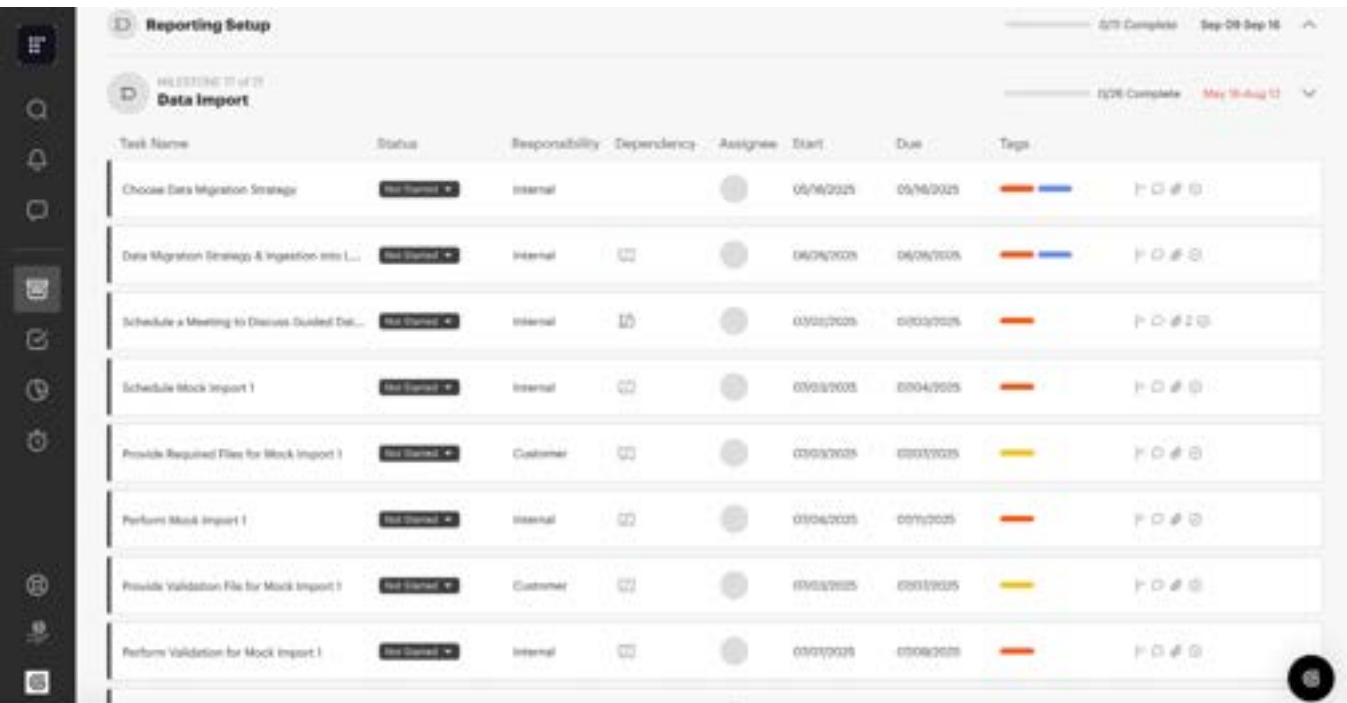
Training. We will provide training materials for your servicing staff.

Launch. We will go live either through a phased rollout or an instantaneous switch, depending on your chosen strategy and readiness.

Data migration process

A successful migration hinges on keeping your data clean and clear as you map and import it. To ensure a seamless transition, we assign a dedicated Data Migration Specialist to guide you through every step and lead the delivery team as they migrate data from your previous system.

That team will use a project task board in GUIDEx to facilitate consistent communication and collaboration during migration to ensure it progresses smoothly.

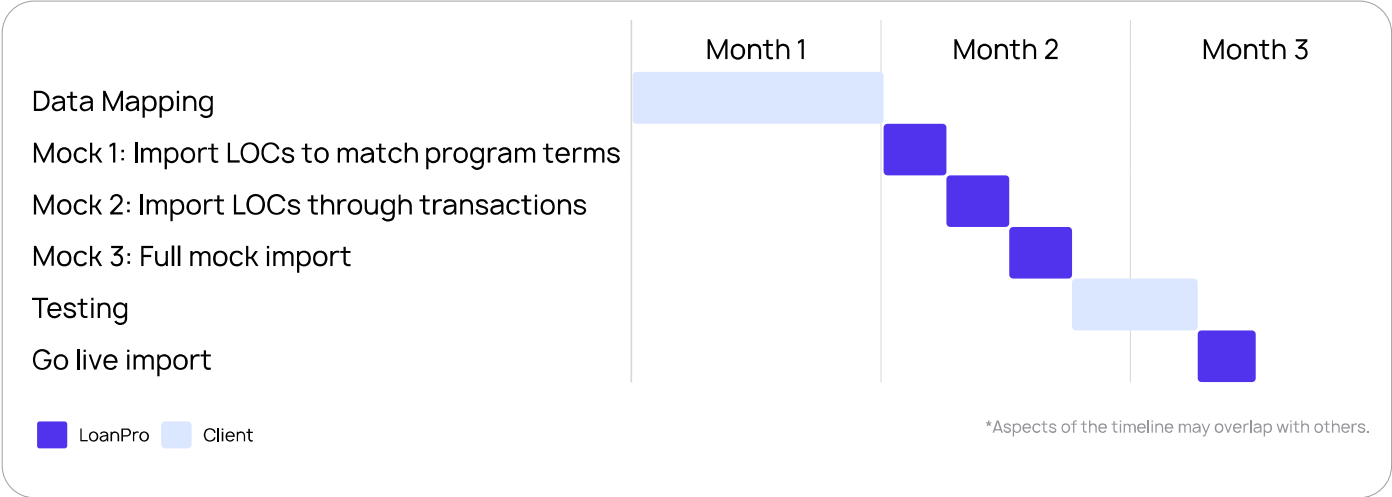


The screenshot displays a project task board titled "Reporting Setup" with a sub-section for "Data Import". It lists eight tasks with columns for Task Name, Status, Responsibility, Dependency, Assignee, Start, Due, and Tags. The tasks are: "Choose Data Migration Strategy", "Data Migration Strategy & Ingestion into L...", "Schedule a Meeting to Discuss Guided Del...", "Schedule Mock Import 1", "Provide Required Files for Mock Import 1", "Perform Mock Import 1", "Provide Validation File for Mock Import 1", and "Perform Validation for Mock Import 1".

Task Name	Status	Responsibility	Dependency	Assignee	Start	Due	Tags
Choose Data Migration Strategy	Not Started	Internal			05/16/2025	05/16/2025	
Data Migration Strategy & Ingestion into L...	Not Started	Internal			06/09/2025	06/09/2025	
Schedule a Meeting to Discuss Guided Del...	Not Started	Internal			03/02/2025	03/02/2025	
Schedule Mock Import 1	Not Started	Internal			03/03/2025	03/04/2025	
Provide Required Files for Mock Import 1	Not Started	Customer			03/03/2025	03/03/2025	
Perform Mock Import 1	Not Started	Internal			03/04/2025	03/11/2025	
Provide Validation File for Mock Import 1	Not Started	Customer			03/03/2025	03/03/2025	
Perform Validation for Mock Import 1	Not Started	Internal			03/03/2025	03/08/2025	



Data migration timeline



Data Mapping is where data, in its current state, is matched up to LoanPro's import files. LoanPro will send templates and import files to you to then compile the data. This usually takes one month depending on the cleanliness of the data and will require collaboration from both parties to ensure accuracy.

Mock 1 is a first import attempt with a small set of accounts. Typically mock 1 is focused on matching account information up to TILA validation. This is done with a small set of credit accounts to identify where discrepancies might occur. Each step in this process will include weekly meetings with your team & LoanPro with daily open dialog via Slack and email.

Mock 2 increases the number of accounts in the import files and matches information through the transaction level. Each phase is a gradual increase not only by the number of credit accounts, but also the sets of data being matched, making it easier to find and fix errors.

Mock 3 by this stage there should be a 95% match (minimum) on all data through the account balances level.

Testing is where both your team and LoanPro run through various credit lifecycles to identify any issues that arise.

Go live import typically only takes two days. During midweek, LoanPro will import closed loans and other static information. The rest of the data will be imported over a weekend, usually beginning early in the morning on Saturday and finishing that same day.



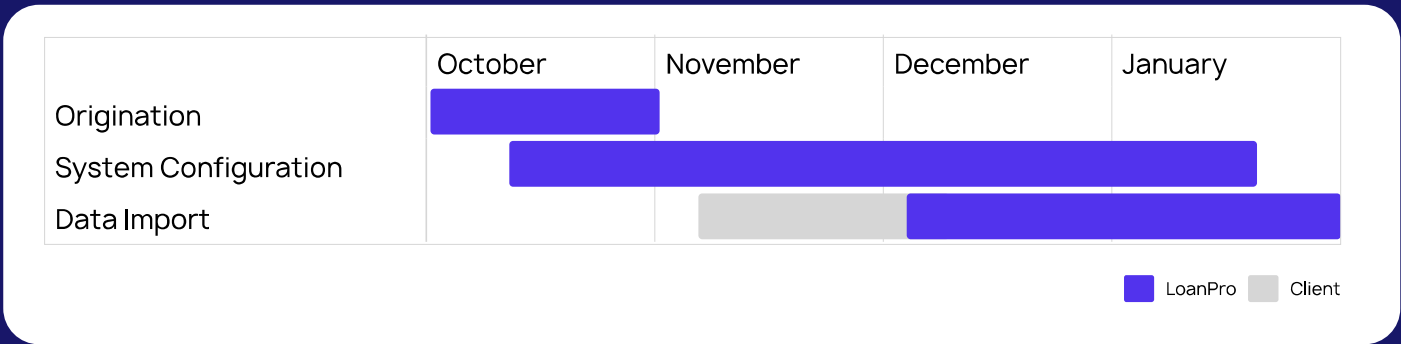
Customer implementation case study

Recently a personal lender with over 500,00 active accounts found their in-house solution couldn't keep up with growth. For six months, they tried implementing another solution, but progress was hindered by that platform's rigid software and disorganized processes.

When they parted ways with that company, they then selected LoanPro as their new platform. In just four months after signing, we have been able to complete the implementation process for them.

Below is an outline of each step of the implementation process and the timeline that each step was accomplished by:

ORIGINATION	SYSTEM CONFIGURATION	DATA IMPORTS
includes system enablement, API, APR calculations, and payment processing.	includes all loan lifecycles, customer communications, credit report and accounting.	see the chart above for more details of what this includes



Initially, we looked at a lot of different platforms. We were a bit scared coming in because we were moving from a servicing environment where we had very little control over operations or any customer communication, customer engagement. You look for a company and a culture that is aligned with where you are and where you want to go. As we learned more about LoanPro, we found this in our partnership.

- Alex Rhodes, Best Egg



Your post-launch LoanPro team

Once your system is live, our support continues with a team dedicated to ensuring your ongoing success.

Client Success Manager. Your ongoing point of contact after launch, focused on understanding your evolving goals, coordinating support, and making sure you're getting maximum value from the platform.

Technical Success Manager. Your technical partner post-launch, brought in by your CSM to help address escalations and configure updates as your program evolves.

Live Customer Support Specialists. Technical specialists available to troubleshoot minor technical issues and support day-to-day operational needs.

This structure gives you direct access to the right people, whether you're making strategic changes or just need a quick answer. With your post-launch team in place, you can stay focused on building and innovating.

Fueling your innovation

LoanPro gives you the tools to build differentiated credit programs, without relying on custom code or back-end workarounds. Our platform supports wide-ranging product types and use cases on a single system, so you can move quickly in whatever direction you want.

- ✓ **2,000+** unique credit programs built on LoanPro
- ✓ **< 3 months** average time to market for a new program
- ✓ **Any product type:** loans, leases, lines of credit, and credit cards
- ✓ **Patented transaction level credit™** technology to personalize terms at the transaction level

With LoanPro, Best Egg was able to launch two new hardship programs in 60 days. According to Alex Rhodes, COO, this was "absolutely unheard of." The speed to market was only part of it—Best Egg didn't have to compromise on what they wanted to build. If they can think it up, they can configure it on LoanPro.



Launch on a best-in-class platform

We look forward to working with your team. Our goal is to make implementation clear, efficient, and low-stress, whether you're launching a new program or migrating an existing one. You'll have a dedicated team behind you and a platform built to support what you want to build next.

