

# Building sustainably with a modern credit platform

When credit platforms fail or go out of business, the providers who use them pay the price not just in fines, but also in a loss of trust from their customers. Providers need a system built on both reliable technology and sustainable business practices, ensuring that the platform will remain operational consistently and continuously into the future.

LoanPro understands the importance of sustainability for credit providers, and can support it through our own financial health and sustainable growth as well as robust security and reliability.

### Partnering with a sustainable platform

Credit providers should consider a credit platform's long-term sustainability alongside any other metrics and benefits it offers. Regardless of how well a system works today, it could debilitate your operation if it went out of business.

Sustainable growth is in LoanPro's DNA, and one of the core commitments we hold ourselves to. Shortly after launching our platform 16 years ago, we became cash-flow positive, and have remained profitable ever since. Where some platforms rely on outside funding for day-to-day operations, LoanPro is self-sufficient, instead strategically partnering with investors to scale at greater speed.

A track record of growth, profitability, and stability demonstrate LoanPro's clear path forward, continually improving our platform while ensuring long-term business longevity.



operating at scale

2.4%

of US adult population represented in LoanPro

\$31.1B+

### Proven platform reliability and security

Between compliance requirements and their own internal needs for uptime and consistency, credit providers need a platform that offers reliability and security. Legacy solutions and untested entrants alike can leave you with gaps in uptime, weak security, or difficulty scaling.

LoanPro's robust infrastructure has a proven track record of reliable and secure service.

#### 99.9% uptime

LoanPro employs multi-region sync to keep critical components available 24/7. Within the last 36 months, we had less than 2.5 hours total downtime. By comparison, a system that boasts only 99% uptime would still be down almost four full days each year.

#### **Remain efficient**

With consistent uptime, you can avoid the costs and time spent in research and remediation of issues caused by unanticipated service interruption. Our technology team regularly runs failover exercises, continuously monitoring and improving the platform on a CI/CD model.

#### Secure data

LoanPro keeps up to date with the latest encryption and security tools, safely housing your data in a platform compliant with SOC 2, PCI-DSS, and other rigorous security certifications. Configurable access gives you granular control over what data employees and other systems can view or edit.

#### Effortless scaling

Our AWS infrastructure enables credit providers to expand their portfolio without growing pains. As you experience rapid growth, the last thing you want to worry about is your system struggling to keep up. LoanPro can seamlessly reallocate AWS resources to support you as your operation grows.

### Trusted by the best in the industry

Credit providers need a platform that understands the importance of sustainability, making it not just a buzzword but a core pillar of their identity. LoanPro's people and platform consistently demonstrate our commitment to sustainable growth as we continue to enhance our system and keep our clients operating smoothly.

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The level of experience, expertise and overall tailored approach from a programmatic standpoint is really what drove us to move forward with LoanPro, and we're excited that we did. I've never seen an implementation go this smoothly.

LoanPro client, COO & Co-founder