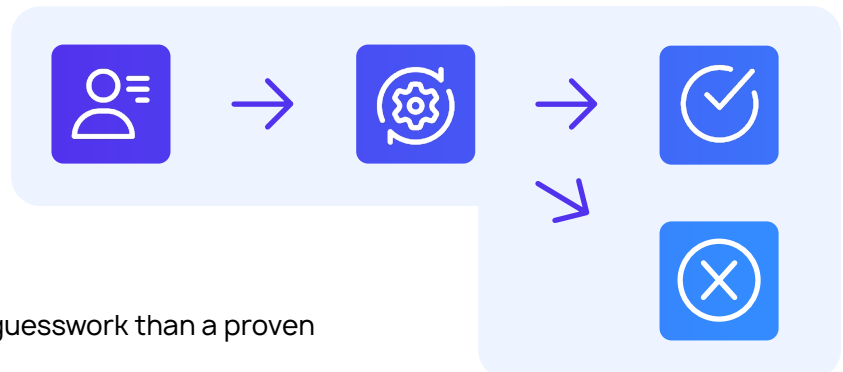



Integrate decisioning into a seamless origination flow


For too many credit providers, decisioning is a disjointed, manual process of matching information from multiple vendors to credit models that rapidly grow outdated. Each step is painful, and the end result still feels more like guesswork than a proven means of lowering default rates.





To grow their portfolio and optimize their origination, modern credit providers need an integrated decisioning solution that can improve their accuracy, streamline their approvals, and keep their data visible—they need LoanPro’s decisioning engine.

With LoanPro’s decisioning engine integrated into your account lifecycle, you’ll see immediate benefits:

 **Enrich** your consumer and B2B data with industry-leading fraud and credit insights

 **Comply** effortlessly with federal and state-level financial regulation

 **Design** custom decision logic with AI models

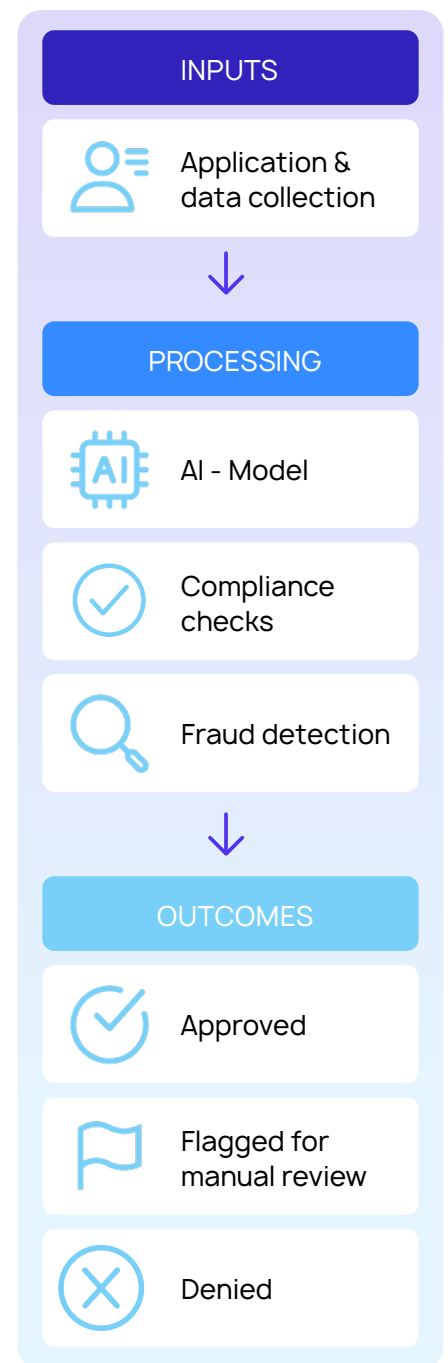
 **Optimize** decisions with powerful testing and monitoring tools

Streamline your approval process with custom automations

Both consumers and businesses want faster access to credit. With LoanPro's decisioning engine, you can cut down on their wait times without compromising your accuracy or efficiency. And with total control over the process, you can fine-tune your credit approval flow to match your underwriting needs and lending model.

As soon as you receive an application, LoanPro will run through a set of knockout rules, rejecting applicants who are underage, outside of your geographic area, or otherwise ineligible for your products. From there, we instantly connect to your network of data partners, pulling information for underwriting, KYC/KYB, and other compliance needs. This data is fed into adaptive AI models customized to your own business logic and product line, giving you a data-informed prediction of how the account will perform. At this point, the account can either be automatically approved or sent to an agent for manual review.

Rather than manually ruling out accounts, pulling information, or inputting that data into a model, your agents only need to focus on that final step. They'll be able to grow approvals and hit your goals, all while simplifying their workload and keeping headcount steady.



Instantly access new data sources

Making sound decisions depends on accurate data. That's why LoanPro connects you to a marketplace of data vendors, from open banking to fraud detection. With a single click, you can connect your



decisioning operations to no-code, pre-built integrations, saving your resources and giving you instant insight that enhances the depth and precision of your decisions.

Whether you're offering credit to consumers, businesses, or both, LoanPro can connect you to the data solutions you need for fraud prevention, credit underwriting, and compliance.



Design tailored credit policies that evolve with each segment

In a rapidly evolving marketplace, credit providers need to launch products quickly and then rapidly adjust models as real-world historical data becomes available. But with the static rules and back-end coding that most decisioning tools offer, recalibrating a model can take so long that you're always lagging behind your own data.

LoanPro's decisioning engine lets you reduce product launches to a matter of weeks. Leveraging pre-built data integrations, you can launch, test, and iterate on products at your own pace with no-code updates. Your own team is empowered to own underwriting operations from end-to-end, rapidly configuring and optimizing your models with historical data and live experiments.

Upgrade your underwriting process with LoanPro's integrated decisioning engine.

Schedule a demo →