



Launch, scale, and modify an expansive product line

Whether they're navigating sudden expenses, balancing their cash flow requirements with a change in income, or making major purchases, consumers need credit products as diverse and multifaceted as their own financial situations. When credit providers deliver that range of products, they turn one-time transactions into long-term customer relationships. Customers with multiple products from the same provider reported [higher satisfaction](#) for the company and products alike.

But on most loan management systems, products are hard-coded, trapping you within a limited set of configuration options. Building a new product can take months, and even minor updates require back-end coding.

That's why LoanPro's modern credit platform is built with configurability at the core, offering a range of tangible benefits:

 **Launch personalized and adaptive products.** Whether it's installment loans, lines of credit, or hybrid products, LoanPro enables credit providers to tailor each account to individual customers' financial situations. Cater to their preferences with personalized rewards and align credit access and repayment with their cash flow needs.

 **Implement data-driven decisions.** Without clear data, your operations are driving blindfolded. LoanPro gives you actionable analytics, allowing you A/B test products and collections strategies in real-time. When adjustments are necessary, you can make the change in a fraction of the time with no-code updates to products and processes.



[Deliver a superior customer experience](#). LoanPro can help credit providers put the customer first, using configurable processes and automations to give borrowers a convenient, responsive experience. Last year, multiple LoanPro clients landed a top ten spot in the J.D. Power awards for customer satisfaction in consumer lending.

Innovating the future of finance

LoanPro's configurability and adaptability are best demonstrated through our customer use cases. Leading FIs, fintechs, and other credit providers have leveraged LoanPro's innovative platform to expand their product line, delight their borrowers, and keep their performance at its peak.

Fintech card provider: Deep personalization

When they first attempted to launch a first-of-its-kind credit builder program, one fintech learned that their previous credit system couldn't support the kind of personalization and rewards tools they had in mind. That's when they switched to LoanPro.

On our modern credit platform, they created a card program for borrowers who can't get access to credit anywhere else. Their credit limit starts low, but as cardholders make payments on-time or complete financial literacy courses on their learning app, their limit gradually increases.

As a credit card company, we were looking for reliability, team and technology in a partnership. How things are thought out, architected and the experience of LoanPro is what stood out initially. Then as we got to know LoanPro better, we saw that they are leaps and bounds above others that we had looked at. LoanPro has the right people with the experience, skill sets and willingness to listen and adapt that we need as we continue to grow.

—COO & Co-founder, fintech card provider

Large Neobank: Fail fast, rapidly pivot

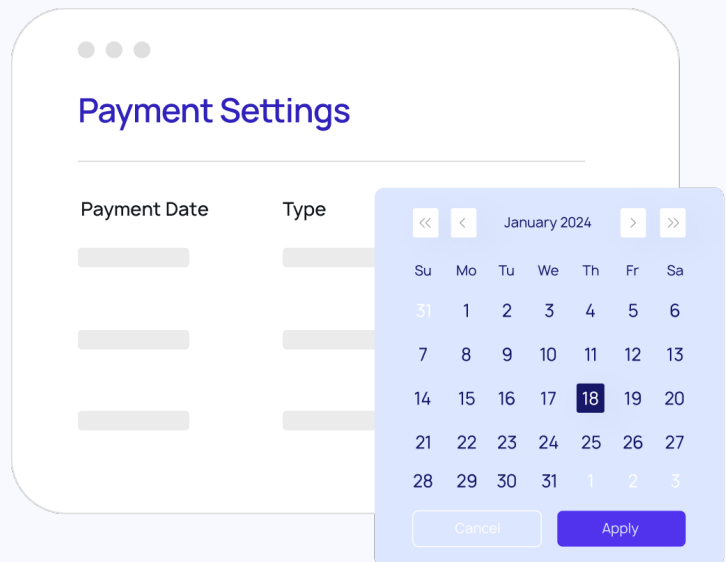
Lending and credit is an inherently risky industry, and not every product performs as you'd hope. But on many lending systems, siloed data and hard-coded product configurations make it difficult to detect problems, let alone correct them.

One major neobank is leveraging LoanPro's data visibility and robust configuration tools to tighten their product prototyping and rapidly iterate. In the weeks following a product launch, they can track performance and determine whether a product is underperforming. From there, they can either fine-tune or fully cancel the product. Updates and A/B tests can be implemented with no back-end coding, and closing off new applications is as simple as flipping a switch.

Leading fintech: Spending and repayment flexibility

After the success of their EWA product, one consumer lender decided to launch a true revolving credit product with greater repayment flexibility than other options on the market. While most credit cards and lines of credit only support rigid payment schedules, they wanted to give borrowers a repayment schedule that aligns with their own cash flow needs.

Using the robust configuration tools on LoanPro, they created a flexible line of credit that automatically rolls the borrowers' balance into a pay-in-four installment loan aligned with their payday. Making payments every two weeks, customers have greater flexibility when managing liquidity, and a monthly \$10 fee helps keep the margins healthy.



Supporting virtually any class of credit product

Whether they're facing financial uncertainty or just a misalignment between paychecks and due dates, customers today demand a wider range of credit products to match their cash flow needs. But legacy platforms and new market entrants alike lack the flexibility and scalability to support diverse product lines.

LoanPro's configuration-first approach empowers you to design, launch, and service virtually any credit product—all within a single modern platform.

Installment loans and leases

- ✓ Consumer and B2B
- ✓ Installment loan and lease
- ✓ Custom/hybrid programs

Credit card and line of credit

- ✓ Integrated issuing
- ✓ Transaction level credit™
- ✓ Real-time credit ledger

Launch and expand a truly innovative product line

Give your borrowers the options and experience they crave with a modern lending and credit platform. On LoanPro, you can expand your product line and portfolio without sacrificing your operational efficiency or customer experience.

To see firsthand what LoanPro can do, reach out to us and schedule a demo.

We'd love to show you how it works.

[Schedule a demo →](#)

