

The power of a modern credit platform

For years, the card market has been crowded with lookalikes. Consumers looking for a new card are faced with limitless options, but most cards on the market really only differ from each other in their APR and rewards programs. At the same time, card program managers are stuck choosing between outdated legacy systems, limited new market entrants, or an in-house tool that requires months of work and constant upkeep.

If card providers want to win and retain customers while also staying compliant and profitable, they need a platform that can launch and support truly differentiated, personalized cards, all while streamlining their operations. They need LoanPro, the platform that hundreds of credit providers use to deliver a best-in-class customer experience and scale their portfolio, all while effortlessly driving operational efficiency.



The tangible impact of an end-to-end platform

LoanPro's modern credit platform has enabled hundreds of our clients to excel across every aspect of their operation, adding tangible value to the metrics they care most about.



Outpace the market. Launch new card programs in weeks, not years. A leading neobank launched their first product on LoanPro in four weeks and scaled to over 100,000 originations in less than a year.



Achieve operational excellence. Automate workflows and streamline processes. Solutions like self-service due date changes enable agents to manage 3x as many accounts.



Drive loyalty through superior experiences.

Personalize interactions and empower customers with seamless self-service options. The top ten list on the J.D. Power award for customer satisfaction in consumer lending is regularly populated with LoanPro clients.



Reduce risk. Decrease default rates and adapt quickly to complex compliance changes. A personal lender decreased their default rate by over 50% in their first year after migrating to LoanPro.

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.”

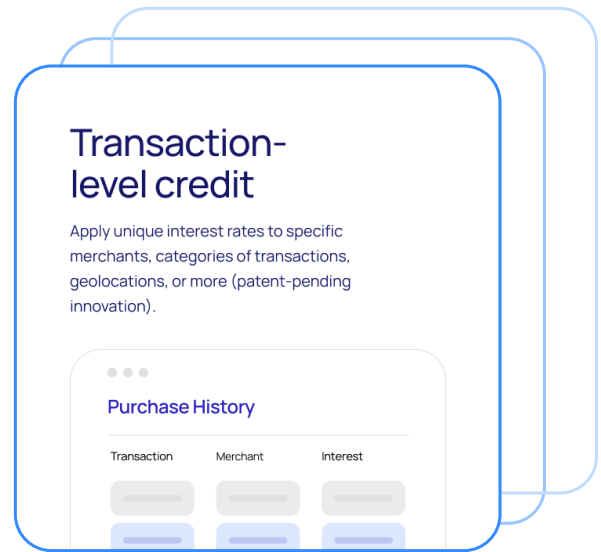
Alex Rhodes, COO of Best Egg

Personalize with transaction level credit™

Transaction level credit™ allows managers to offer different interest rates and deferral options for transactions depending on purchase and account details, turning the financial mechanics of the card into a first-of-its-kind reward and incentive program.

When a cardholder makes a purchase, LoanPro automatically sorts it into a spend category based on the program manager's own business logic. Purchases can be sorted by merchant, ZIP code, dollar amount, spend velocity, and other factors. More nuanced rules are also possible, balancing multiple factors into account as transactions are categorized.

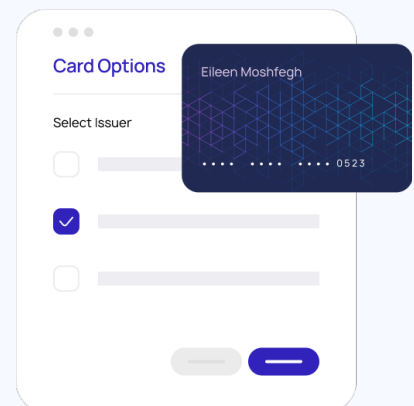
Each spend category has its own interest rate, interest deferment, and credit limit, all feeding into a total credit limit across the entire account. Spend categories are fully configurable as well, meaning you can create any number of categories and modify which kinds of transactions route to them.



The programs you could launch with LoanPro

LoanPro offers robust product configuration without compromising speed-to-market. Where other platforms might require months of back-end coding for even simple changes, LoanPro has built out-of-the-box programs that you can further configure to meet your customer's needs. Here's just a small sample of the kind of card programs you could launch:

Family card. Give families multiple access points to a single, convenient line of credit. Parents control access for children, allowing them to use a family line of credit with strict spending limits, purchase restrictions, and total visibility.



Retail-partnered card. Pair cash back or reward points with lower interest rates and deferred payments at preferred retail partners and locations. Seamlessly convert purchases into linked BNPL installment loans to give borrowers repayment flexibility.

Education card. Offer students lower interest rates on textbooks, school supplies, and public transportation.

And programs like those are just the start. With LoanPro, you can launch a custom card program in just weeks with no back-end coding, and continually support them with best-in-class servicing and collections.



Go to market with LoanPro's modern credit platform

Let's build the future of finance together.