

## Scale your B2B portfolio on a purpose-built platform

Amid a growing but tumultuous economy, businesses are increasingly turning to alternative credit programs like merchant cash advances (MCA) and invoice financing, with MCA revenues projected to hit \$26.3 billion by 2029. And yet, the legacy platforms that many MCA creditors currently rely on are poorly equipped to handle that rapid scaling. Between manual processes, consumer-focused toolsets, and rigid infrastructure, these platforms leave MCA providers unable to capitalize on the increased demand for alternative B2B financing.

Instead, they need LoanPro's modern credit platform—a crossroads between scalability and configurability with purpose-built tools for business clients.

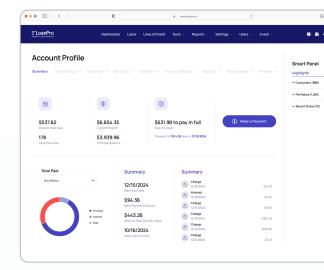
On LoanPro, MCA lenders have seen tangible results:

55.3%

Average return per account

330%

Average annual return



## Servicing and collections built for business clients

Most lending and credit software is built for consumer financing, with B2B clients only as an afterthought. Rigid infrastructure makes everything from communications to payments difficult, treating businesses like individual borrowers and locking business accounts into repayment schedules that don't align with their seasonal revenue patterns.

That's why LoanPro has built out separate tools and infrastructure specially tailored to B2B clients

- Flexible payment schedules. Whereas many legacy systems lock business into the same regular payment schedules they support for consumers, LoanPro allows you to easily configure a wholly custom payment schedule to better align with businesses' cash flow needs and season revenue.
- Multiple points of contact. Flexible configuration lets you assign any number of contacts and employees to each MCA account. For line of credit accounts, even offer multiple cards and access points with custom spending restrictions.
  - Ultimate configurability. Whether you're offering MCA, invoice financing, or branching into other B2B verticals like business line of credit and BNPL, LoanPro's robust product configuration options will empower you quickly launch, support, and scale.

## B2B data configurations

Credit risk is an inherent part of lending, but many of the data tools that help consumer lenders mitigate risk have traditionally had only weak counterparts in B2B financing. LoanPro's Smart Verify tool gives B2B credit providers a direct integration to hundreds of the third-party data sources, giving you actionable, real-time information both before you extend credit and as you monitor ongoing portfolio health. Smart Verify gives B2B credit providers insight into their applicants, helping prevent credit loss and reduce compliance risk by adhering to KYB/AML laws. With a simple search, you can learn everything about a business applicant, from the basics (like its age, locations, and EIN) to more detailed information (like its status and standing with state and federal agencies, or any liens on the company's assets). These screening tools give providers an in-depth view of business identity risk, preventing potential exposure with shell corporations and non-registered entities.

And rather than spending agents' time and resources repeatedly performing ad hoc checks, Smart Verify lets you automate data gathering. For business clients, you can know if they are shut down, get a new UCC filed on them, get sued, or go bankrupt—all checked on a regular cadence and without any manual action.

## Proven results for MCA lenders

Credit programs		Activate program?
Charge Type		
Interesting Bearing		
Include rewards?		
Create	СІ	lear

Before signing with LoanPro, one MCA lender had previously tried building a homegrown system and working with another LMS, but found that neither option offered the B2B support and configuration tools they needed to scale their operation.

On LoanPro, they were able to launch and manage MCA and other credit products from within a single platform, even offering unique hybrid programs like B2B lines of credit with rewards. None of this was possible on their previous systems, but LoanPro helped them build a flexible operation that can continue to scale into the future.

"It's rare to find a company with an amazing product and team who also cares deeply about pushing the boundaries of innovation together with their customers. That company is LoanPro. —Co-Founder, MCA client