

# Re-energize your HELOC product on LoanPro's modern credit platform

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With interest rates on the rise, many would-be borrowers are thinking twice about taking on debt, especially debt that could risk their homes, cars, or other property. At the same time, these same consumers are still in need of financing, and could get significantly better terms if they secured their credit with collateral. A home equity line of credit (HELOC) should be a win-win for providers and consumers alike, but growing a HELOC portfolio will be increasingly difficult unless providers can build trust with a superior product and experience.

That's why HELOC providers need LoanPro's modern credit platform, the proven solution for over six hundred lenders and credit providers. LoanPro drives profitability and growth for HELOC providers through a combination of innovative offerings that draw in and delight borrowers:

- » **Personalized financing.** Attract new borrowers with financial terms that cater to their specific needs, offering unique interest rates and terms for different purchases.
- » **Card supported.** Give your borrowers ultimate flexibility in how they spend, accessing their credit through physical, virtual, and hybrid cards.
- » **Comprehensive support.** Deliver a best-in-class borrower experience while driving operational efficiency, priming your portfolio for growth.



LoanPro is a partner, not a vendor.

LoanPro is capable of walking with us when we have doubts. The most valuable thing with LoanPro is the close relationship in every journey that we start. If we start a new product, we have LoanPro to advise us. If we move to a different product, they will guide us through those pathways.

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Doug Oliveira, Caliber Financial Services CIO

# Draw in customers with personalized financing

With countless providers offering similar products, the HELOC market has long felt crowded. To stand out, providers need to develop personalized products that attract borrowers based not just on the fact that they need money and have collateral, but the specific purposes they're seeking financing for.

With traditional credit cards, a degree of personalization is possible through rewards programs that dole out points or cash back based on purchase categories. But through LoanPro's transaction level credit™, card and line of credit providers can personalize the actual financial mechanics of their products, offering differential interest rates, abatement, and other terms based on specific information for each individual purchase.

Transaction level credit™ personalizes HELOC programs, building customer engagement and loyalty by incentivizing them to spend in their preferred categories. Here are some examples of HELOC programs you could launch on LoanPro:

## Home improvement

Although perhaps the most common reason to seek a HELOC account, most products on the market do little to support a borrowers' home improvement projects. With transaction level credit™, they can get preferred interest rates when purchasing hardware, renting tools, or hiring contractors.

## Vehicle care

Using either a home or the vehicle itself as collateral, this program could offer lower interest on parts, repairs, and fuel, making your program a borrower's first choice when spending on their car, boat, RV, or other vehicle.

## Small business

Giving small business owners better control as they borrow against their equity, this account could offer lower rates for spending on business supplies and overhead costs, customized to each individual business's needs.

## Education

Whether a homeowner is going back to school or financing a child's education, a HELOC for education could offer lower interest on textbooks, personal computers, and tuition, and even offer interest abatement until the end of each semester.

## Family expenses

When unexpected loss of income or sudden expenses threaten a family's stability, your HELOC program could offer them low or abated interest on groceries, gas, and other day-to-day expenses.

And these examples just scratch the surface. With LoanPro's configuration-first design, you can easily launch personalized HELOC products catering to any demographic, niche, and need.

## Issue cards through your preferred partner

For borrowers, one of the major advantages of a home equity line of credit over a traditional installment loan is the flexibility in how they spend, leveraging their home's equity for any number of purchases as they're needed rather than a single lump sum. And by connecting LoanPro with the issuer of your choice, HELOC providers can offer even greater convenience by issuing cards connected to HELOC accounts.

LoanPro supports physical, virtual, or hybrid cards, and emboss and deliver them to customers through your preferred issuer, meaning that you get access to a card infrastructure built for scale:


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<b>Transactions</b>	Over \$130B financed through LoanPro
<b>End users</b>	Over 48k new accounts created daily, totalling 2.8% of the U.S. adult population
<b>API infrastructure</b>	Over 400M API calls each month, averaging 132 requests per second


## Seamless card migration


Migrate and launch your card program with speed, continuity, and accuracy.

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 **Configuration matching**  
Perfectly match your existing programs' contracts and configurations.

 **Historical data transfer**  
LoanPro will port historical account and transaction data from your legacy system.

 **Portfolio continuity**  
Maintain continuous operations as you migrate, keeping revenues steady.

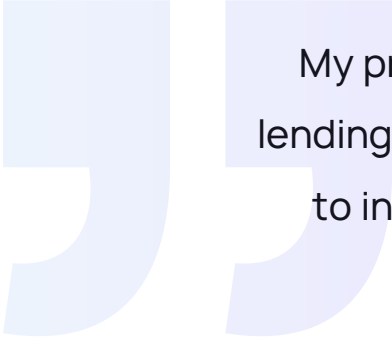
 **Issuer compatible**  
Our Bring-Your-Own-Issuer (BYOI) architecture enables you to work with your issuer and banking partners to migrate BINs.

LoanPro empowers credit card providers to support a diverse range of card programs, from consumer-focused cards to specialized business lines. With our adaptable and scalable software, your potential for growth and innovation is only limited by your imagination, ensuring that you can meet market demands effectively and efficiently.

## Win customer loyalty through best-in-class support

Winning a customer may boil down to the right mix of product and marketing, but retaining them in the long term requires a sustained, high-quality customer experience. Legacy systems, unfortunately, leave borrowers frustrated with long wait times and in the dark about simple account information, seeding distrust between customers and creditors.

To build trust, engagement, and loyalty with their customers, HELOC providers need a modern credit platform that can transform transactional interactions into long term relationships.



My prediction is that competing and winning in consumer lending over the next couple of decades will require lenders to invest in creating an exceptional servicing experience for their customers.

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Alex Johnson, [Fintech Takes](#)

With LoanPro, you can substantially improve your customer experience without compromising efficiency or profitability.

- » **Custom automations and workflows.** LoanPro's Automation Engine can monitor account data and events, taking dynamic action when accounts meet your own custom criteria and business logic. Whether you're easing your compliance burden by automating required disclosure or streamlining your servicing and collections tasks, LoanPro's automations and guided agent UI can win back up to 40% of each agents' time.
- » **Self-service.** Through LoanPro's out-of-the-box customer portal or your own integrated app or website, borrowers can access real-time account data, view statements, upload documents, and make or schedule payments. And through our next-gen automation tools, borrowers can initiate automated processes to change due dates or make other adjustments within the bounds of your own rules.
- » **Borrower-friendly collections.** Rather than letting struggling borrowers default on their debt, offer them temporary relief with flexible hardship programs to keep them engaged while maximizing your long term collections revenue.

## See it in action.

Curious about how LoanPro can help you launch personalized products and enhance your customer experience? Schedule a demo today and our team can show you how it all works.

[Request a demo →](#)