




Reduce credit risk and stay compliant with a modern data solution

With delinquencies and defaults nearing post-2008 peak levels, credit providers need timely and actionable data insights now more than ever. Without visibility into your data, you're left with blind spots that compromise decision-making. Legacy solutions rely on outdated data infrastructure, while newer solutions often lack the depth to address complex data needs, leaving you manually bridging the gaps and slowing your ability to act quickly.

But LoanPro's Smart Verify tool connects you to over a hundred best-in-class data vendors in real-time, all from within a single, modern platform. Smart Verify brings tangible benefits to your lending and credit operations:

 Verify a wide range of consumer and business data

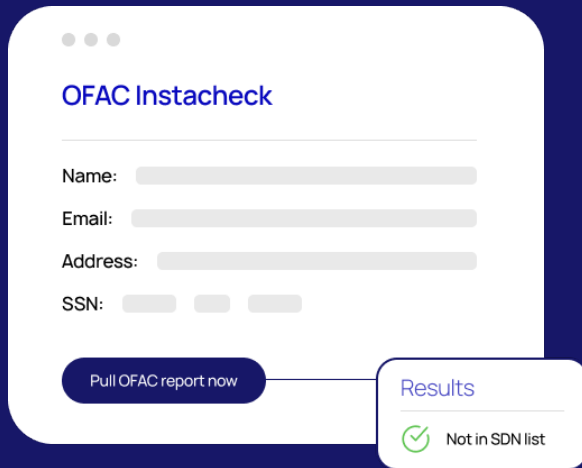
 Reduce risk with ongoing monitoring

 Drive efficiency at scale with real-time data and automations

Bolster your risk management strategy

Credit and fraud risk can come from any direction. That's why Smart Verify supports a wide range of verifications and processes, all streamlined for your operations and pulling best-in-class data from over a hundred vendors.

MLA/SCRA monitoring and verification. Ensure compliance with military financial protections like the Military Lending Act (MLA) and the Servicemembers Civil Relief Act (SCRA) by confirming borrowers' military status.



OFAC verification. Automatically check borrowers against the OFAC's specially designated nationals (SDN) list. Guide agents through possible matches with a streamlined walkthrough.

Deceased monitoring and verification. Prevent fraud by cross-referencing account holders with the Social Security Administration's official Death Master File (DMF) to confirm the life status of borrowers.

B2B lien search and filing. Get insights into a company's financial obligations. Verify current obligations and ensure your own liens are documented immediately with the government.

Lawsuits and bankruptcy monitoring. Stay informed on borrowers' litigation and bankruptcy status, pulling data from the majority of courts in the U.S. as well as PACER.

Automated KYC/KYB. Leverage AI-driven tools for enhanced consumer and business verification.

Reduce risk throughout the entire credit lifecycle

Credit risk and fraud aren't one-time problems, but all too many risk strategies only address them during underwriting. Even if your underwriting process can detect risky borrowers or fraudulent applicants, it can't prevent unforeseen changes in a borrowers' financial situation or behavior.

That's why Smart Verify provides both real-time verification during underwriting as well as ongoing monitoring for your entire portfolio. Regularly checking your consumer and business customers against multiple data sources, you'll be able to detect the early warning signs of financial shifts or fraudulent activity.



Leveraging LoanPro's connection to government databases, you can keep a pulse on all of your consumer and business clients in real time. When a borrower shows risk signs, like having liens taken out against them or beginning any bankruptcy filings, you can amplify your communications or offer hardship programs, keeping them engaged through their financial difficulties and preventing defaults.

Optimize your operations with data efficiency at scale

As you scale your portfolio, unnecessary manual processes will drag down margins and hinder your growth. If you're manually checking different databases or vendors, the gaps between those data siloes will only widen as you expand.

But LoanPro's data solution was built with scalability, efficiency, and risk reduction at its core. Implementing Smart Verify, you'll be able to maintain peak operational efficiency as you scale.



Agent experience: UI walkthroughs guide agents through any manual steps, helping them stay compliant and allowing them to focus borrower interactions.



Borrower experience: Real-time data connections speed up approvals for credit products, as well as verification for life, military, and bankruptcy status, saving borrowers time and giving them a smooth, best-in-class experience.



Back office experience: Automations and our modern API streamline your verification process, ensuring new data sources enhance, rather than hinder, operational efficiency.

If you're curious how Smart Verify can level up your risk management and compliance strategies, reach out to us and schedule a demo. We'd love to show you how it works.

Schedule a demo →