



Powerful Small Business Lending Technology

LendingFront makes delivering capital easy and convenient for small business lenders.



LENDINGFRONT

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As more small businesses seek capital to help them grow revenue, expand their reach, finance inventory, and navigate unforeseen events—funding is often hard to come by.

43% of small businesses will seek external funding throughout their life cycle—but up to 40% of these will either be rejected or receive only a portion of the funds they seek.

This happens because lenders often:

1. Apply commercial lending processes to small credit requests.
2. Rely on lagging indicators of creditworthiness.
3. Use outdated methods and technologies that make lending to small businesses unprofitable

1. Federal Reserve Bank of New York, "Small Business Credit Survey" (2018)

2. Harvard Business School, "STATE OF SMALL BUSINESS LENDING: CREDIT ACCESS DURING THE RECOVERY AND HOW TECHNOLOGY MAY CHANGE THE GAME" (2014)



LendingFront Makes Small Business Lending Simple

LendingFront is an end-to-end, white-labeled technology platform for small business lending.

Available to lenders of all types—including community banks, credit unions, CDFIs, payment processors, and alternative lenders—LendingFront provides a set of integrated or standalone modules covering all aspects of the financing process, including:

- Application intake
- Suficticated Workflow Management
- Document management and storage
- Underwriting automation
- Decisioning
- Offer presentation
- E-contracting
- Monitoring
- Servicing

LendingFront also gives lenders the ability to automate as much of the lending process as they choose, while retaining full control and manual oversight wherever desired.

Founded in 2015, current customers range from fast-growing online-only credit providers to \$10bn+ financial institutions. The founding team includes pioneers in small business lending technology from American Express, Capital One, and OnDeck and others.

LENDINGFRONT WORKS WITH ALL TYPES OF SMALL BUSINESS LENDERS.



**Community
Banks**



**Credit
Unions**



CDFIs



**Alternative
Lenders**



**Payment
Processors**



Core Features of the LendingFront Platform

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MULTI-PLATFORM ACCESS

A completely digitized process enables small business customers to submit loan applications and documents entirely online. From desktop to mobile, there's no need to visit a physical branch or office—enabling customers to apply on their own time.



SMB-SPECIFIC CREDIT CRITERIA

We've helped lenders underwrite and service hundreds of millions of dollars in small business loans, so we know what to look for in creditworthy borrowers. LendingFront generates a robust, 360-degree profile of a business and its owners, making key data such as real-time cash flow, credit scores, customer sentiment (and more) easy to see.



AUTOMATION & SCORING

Time is money, and when it comes to small credit applications, every second counts. LendingFront helps you save time and cut costs by turning manual processes into rules-based, automated decisions—while still providing the flexibility to maintain control over any part of the process. And even when the answer is 'no', you and your customer get there faster.

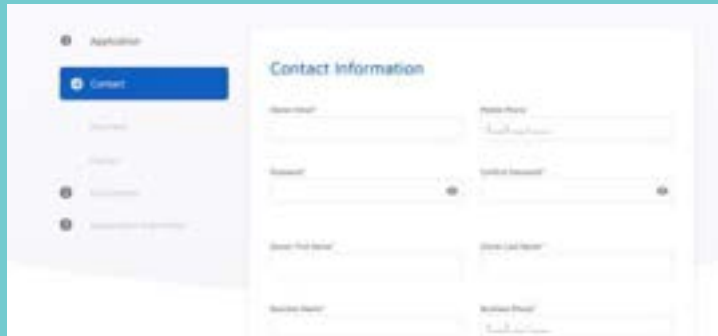


PRODUCT STRUCTURE & COLLECTION METHODS

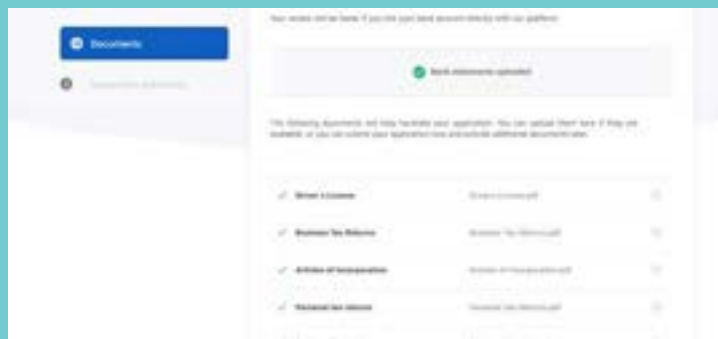
Deliver loan offers in real time, and enable applicants to select the desired term, price, and loan amount based on predetermined credit parameters. Monitor payment history, balances, and other key metrics.

How LendingFront Works

ORIGINATION



DOCUMENT COLLECTION AND STORAGE



DATA MANAGEMENT



UNDERWRITING AUTOMATION



Benefits



Easy Configurability

Your rules. Your systems. LendingFront is easily (and highly) configurable to both your loan criteria and tech stack. Our services-driven architecture means clients can use all (or just some) platform modules, APIs, or Web Services.



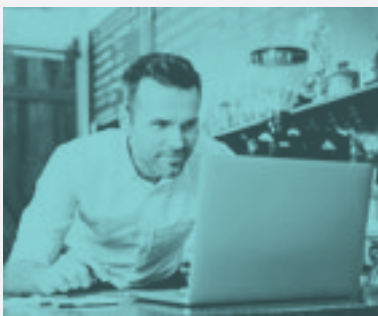
End-to-End Management

LendingFront powers origination, underwriting, servicing, and collections. It's a comprehensive, customizable solution enabling you to deliver more credit to customers with less overhead and risk.



White-Labeled

Your customers, your lending solution. Our white-label delivery model means we fit seamlessly into the look and feel of your website.



Complete Control & Transparency

LendingFront enables you to maintain complete control of your lending decisions. Get full visibility into application statuses, payment history, and everything in between.



Vendor Management

Cyber criminals never sleep—and neither does LendingFront. We keep your customer and institution's data safe and secure 24/7, 365 days a year.



Lenders Trust LendingFront



Ponce Bank®

 **SHOPKEEP**

First Data®

 **bfs**



C·A·M·E·O·

"In light of the COVID-19 crisis, our selection of LendingFront has proven a good choice once again. When the crisis forced us to close our offices and begin working from home, BBL's small business loan program did not miss a beat. As a cloud-based platform, we could easily continue working from home while maintaining security."

BONNIE CROCKETT

Director, Baltimore Business Lending

"The flexibility and strength of this system can meet the needs of an early stage startup all the way to that of a large financial institution."



KOBINA ANSAH
Founder & CEO, COVERR



Why LendingFront



Turn Losses into Profits

Turn your losses on every small business loan into a money-making machine. LendingFront reduces the time and cost of small business lending, and frees up your bankers to perform larger, more lucrative commercial relationships.



Fund More Loans

Increase your volume of small business loans funded. Eliminate lack-of-profitability as a reason for saying "no," and market your ability to deliver small credit requests efficiently to both current customers and businesses in your community.



Become More Efficiency

Move faster and smarter. Leverage LendingFront's capabilities for application intake, document management, rules-based decisioning, and more, to dramatically reduce the time needed to fund loans.



Manage Your Risk

Leverage timely indicators of creditworthiness, such as real-time cash flow and customer reviews, to understand the true state of a business that's seeking capital from you.



Grow Your Assets

Gain market share because you say "yes" to creditworthy small businesses that your competitors say "no" to as a result of outdated methods and technologies that make small business lending unprofitable for them.

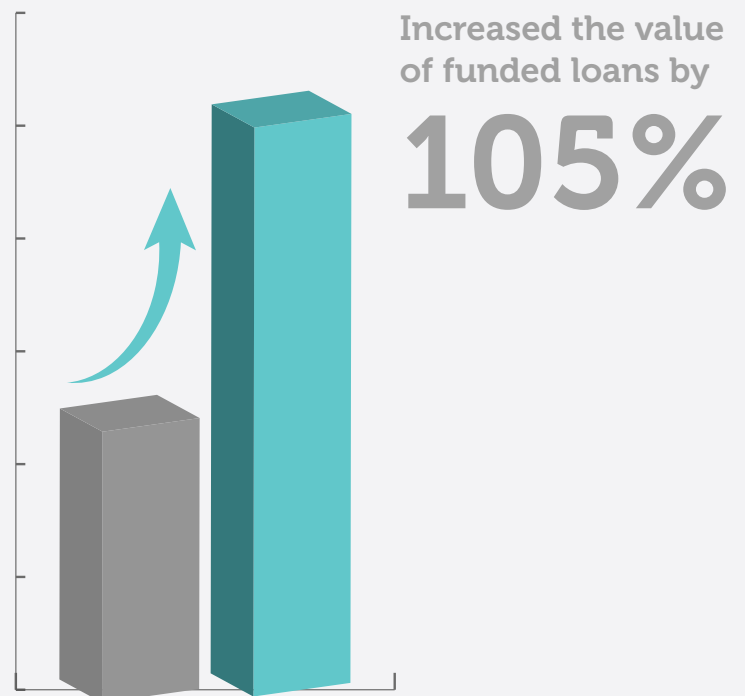
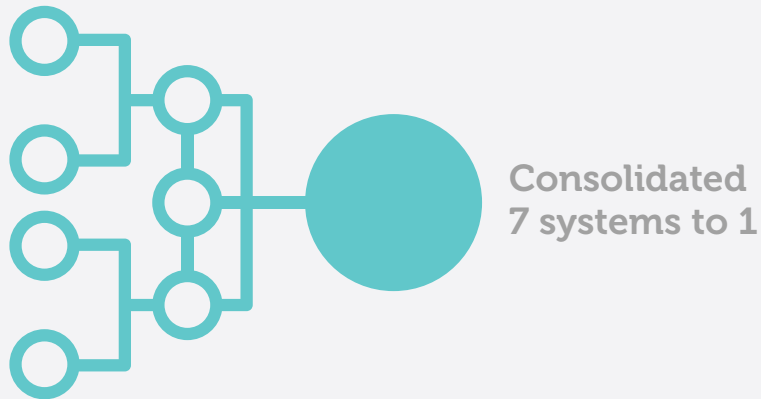


Productivity

Free up your lenders to pursue larger business prospects seeking larger loan amounts. Originate more applications for large credit requests while you let LendingFront manage the small credit requests using the credit criteria and decisioning rules that you've setup and approved.

LendingFront Delivers

Working with the world's most sophisticated lenders, we've transformed how capital reaches small businesses. In fact, in a single year, just one of our customers:



Awards

& Accolades

 mastercard.
start path

MC
MASSCHALLENGE

6 SixThirty

BBVA



LENDINGFRONT

Ready to be at the forefront of lending?

Explore LendingFront's innovative small business lending software today.

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