



Reimagine Lending Experiences
for Small Businesses



ALL EYES ON THE FINISH LINE

When small businesses apply for loans, FI leaders have two major priorities.

1. A smooth and fast customer experience without compromising on risk
2. Win against the competition

But that is easier said than done! Most times, reaching the finish line can be a long-winding and unpredictable journey.

Now, what if you could bet on a dinosaur to turn this journey into a sprint?

Meet CredAcc's very own Eddie – an innovative lending rockstar.

Eddie inspires FIs to transform the lending journey into an amazing and fun race by building innovative lending products on the go and staying relevant to small business customers.

Eddie helps break down innovation barriers of the past without any IT intervention.

CHAPTER

MULTIPLE LOAN PRODUCTS

Be nimble to meet evolving customer needs



BEFORE

One size fits all. FIs struggle to stay agile and launch multiple loan products that meet customer needs, profitably. A \$50k loan and \$1million loan go through the same process



AFTER

FIs are able to leverage technology to customize processes and underwriting for different loan types.

A SINGLE POWERFUL END-END LOAN ORIGINATION AND SERVICING PLATFORM THAT IS HIGHLY CONFIGURABLE

CHAPTER

SMALL-TICKET LOANS

Creating the path to gain automation-led efficiency

BEFORE

FI employees had to complete time-consuming small-ticket loan processes manually – causing productivity metrics to stagnate and lending Opex to increase.



AFTER

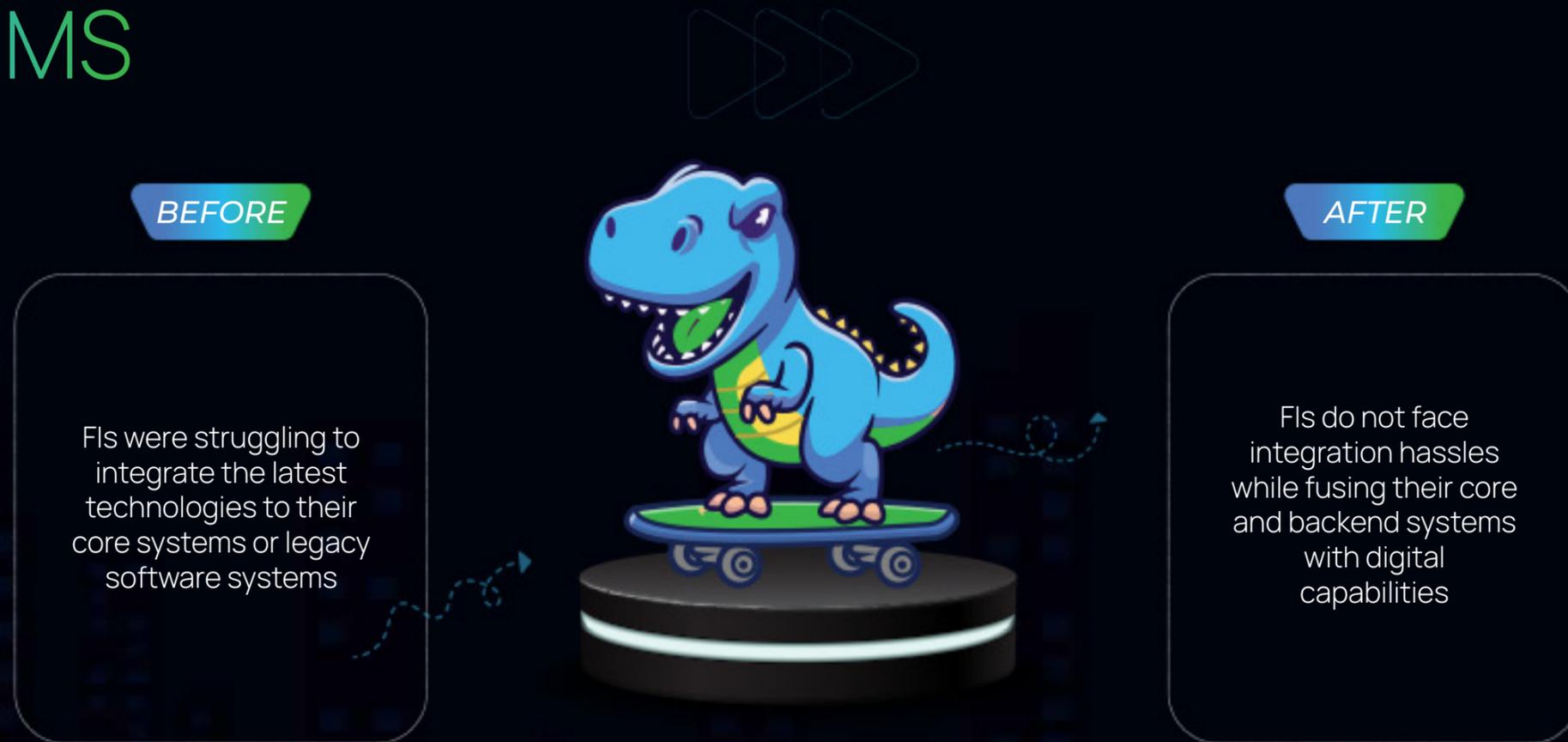
FI employees use digital tools and automated processes to avoid performing manual tasks – reducing small-ticket lending Opex. More loans, happier customers, more profit

AUTOMATED
SMALL-TICKET LOAN PROCESS

CHAPTER

INTEGRATION WITH OTHER SYSTEMS

Paving the road to build a culture of innovation

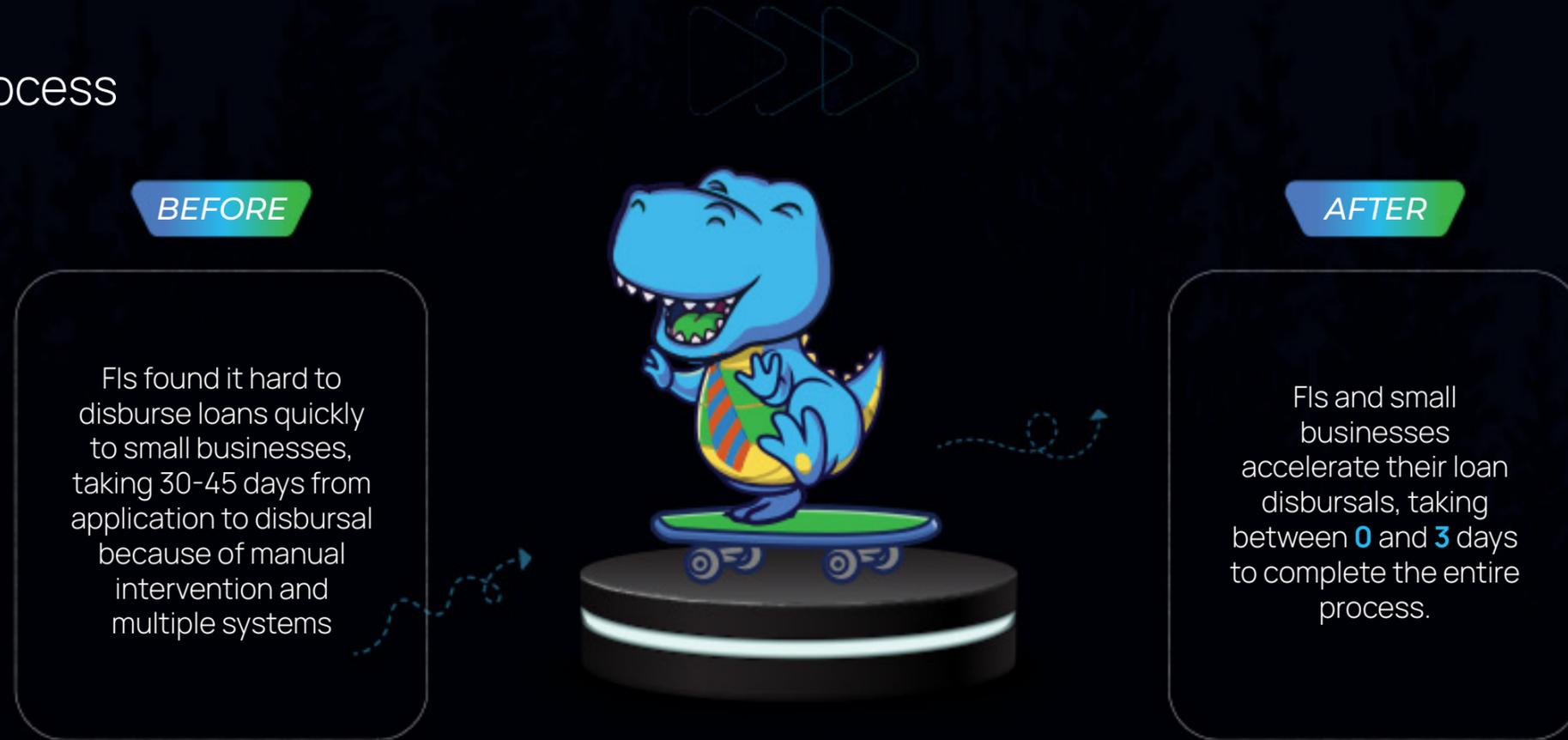


MICROSERVICES AND API ARCHITECTURE WITH PRE-INTEGRATED SOLUTIONS OUT OF THE BOX

CHAPTER

LOAN DISBURSALS

Finding the right track to accelerate the lending process



FULLY API INTEGRATED AND
INTUITIVE END-END SYSTEM THAT INGESTS
DATA DIGITALLY WHILST ALLOWING MULTIPLE REMOTE
TEAMS TO COLLABORATE SIMULTANEOUSLY

CHAPTER

COMPETITIVE MODERNIZATION

Getting on the superhighway
to modernization

BEFORE

FIs faced modernization barriers and were unable to capitalize on new market demands, adopt the latest technologies, and keep up with competitors.



LOAN MODULES WITH
NO-CODE DIY CONFIGURATION

AFTER

FIs control the pace of modernization and gain differentiation **in a flash** – with easy-to-use industry-leading digital tools that increase customer delight.

CHAPTER

DEFAULT RATES

Building a bridge with data to address high default rates

BEFORE

FIs **were so nervous** about high default rates that they became reluctant to innovate more loan products – leaving the priority needs of small businesses unmet.



AFTER

FIs **confidently grow** their loan portfolios, thanks to low default rates – with AI and data analytics to improve underwriting, reduce risks, and more.

FASTER AND THOROUGH REAL-TIME
UNDERWRITING AND ANALYTICS WITH MORE
AND BETTER DATA TO EMPOWER YOUR TEAMS

CREATE LASTING RELATIONSHIPS WITH SMALL BUSINESSES

Build innovative lending products with CredAcc on the go.
Stay relevant to your small business customers without IT
intervention



SCAN THE QR CODE TO
GET EDDIE TO HOOK YOU
WITH A DEMO

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