



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 Use outdated methods and technologies that make lending to small businesses unprofitable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
- Decisioning
- Sophisticated Workflow Management
- Offer presentation
- Document management and storage
- 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

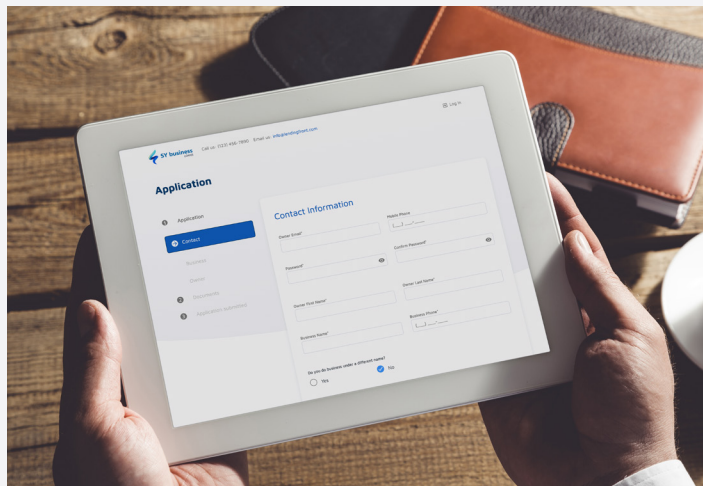


Alternative
Lenders

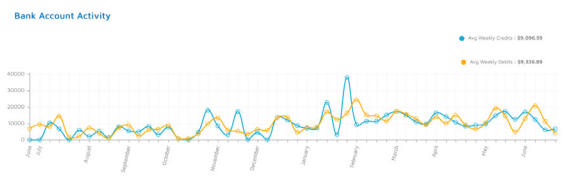
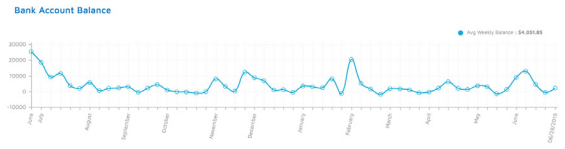


Payment
Processors

Core Features of the LendingFront Platform



Account holder:	John Doe	Average daily balance:	\$19,865.83
Account number:	XXX-XXX-3487	Average monthly deposits:	\$1,545.62
Account type:	checking	Average monthly withdrawals:	\$990.26



bfs capital | BFS-PROD | Dashboard | Reports | Search | New Application | Home

Business | Application | Credit Review | Leases | Competitor Balance | Financial Data | Credit Bureau | Bank Statements

FIONA'S CARRIAGE INC.

Decision Checklist

	Status	Notes
Articles of Incorporation	FAIL	---
Suppression File	PASS	---
Restricted Names	PASS	---
Time in Business Restrictions	PASS	---
Data Match	PASS	Changed to Pass: no match found Jason Mirabal - 2019-11-01 11:08:11
Lease Nexts Fraud Point All principals	PASS	---
Experian Consumer All principals	PASS	---
Lease Nexts Instant ID (TBD)	PASS	---
AutoScope	PASS	---

Decision Engine Pending: Multiple businesses were found.

Decision Engine Errors: 058, 056-18-16, 0000000 ID FRAUD VICTIM ALERT FRAUDULENT APPLICATIONS MAY BE SUBMITTED IN MY NAME OR MY IDENTITY MAY HAVE BEEN USED WITHOUT MY CONSENT TO FRAUDULENTLY OBTAIN GOODS OR SERVICES. DO NOT EXTEND CREDIT WITHOUT FIRST CONTACTING ME PERSONALLY AND TELEPHONICALLY. ANY FURTHER INFORMATION AT ANY TIME WILL BE APPRECIATED. THIS OFFER IS NOT BE MADE AND SHOULD BE REVIEWED BEFORE BEING ACCEPTED.

Offer is now in APPROVED STATE

DBA:	Adam's Test Application	Channel:	Direct
Application Number:	91527898253	Status:	APPROVED
Application Count:	1079	Source:	Customer Portal
Application Type:	NEW		
Owner:	Adam Figueira		

\$25,000 [Send Offers](#)

New Loan

Annual Interest Rate	8.25	9.75	11.25	12.50
Term (Months)	12.00	18.00	24.00	36.00
Payback Amount	\$26,181.22	\$26,973.92	\$28,034.4	\$30,108.27
Monthly Payment	\$2,177.61	\$1,498.56	\$1,168.1	\$838.34

Select Offers:

Offer Selected

DECISION

Recommendation **APPROVE**

Scores PLUS Score

Experian Risk Level - Rank
LOW RISK - 53

Payment MaturityScore v2
750

Product: ACH - Loan

Payment Frequency: Monthly

Payment Day: 1

Loan Amount: \$25,000

Term (Months): 24.0

Cents on the Dollar: 1.1213788014

Payment Amount: \$1,168.30

Annual Interest Rate: 11.25%

Payback Amount: \$38,034.40

STIPULATIONS

- Electronic Bank Enrollment
- Articles of Incorporation
- Business Financial
- Business Tax Returns
- Collateral - Vehicle
- Driver's License
- Personal tax returns (3 years)

DATA SOURCES



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

Receive applications using LendingFront's secure, white-labeled customer portal that seamlessly integrates into your website and contains interfaces for both the customer and lending advisor.

The screenshot shows a user interface for the 'Application' process. A sidebar on the left has three steps: 'Contact' (selected), 'Documents', and 'Application submitted'. The main area is titled 'Contact Information' and contains several input fields: 'Owner Email*', 'Mobile Phone', 'Password*', 'Confirm Password*', 'Owner First Name*', 'Owner Last Name*', 'Business Name*', and 'Business Phone*'. Each field has a corresponding input box with a star icon indicating a required field.

DOCUMENT COLLECTION AND STORAGE

Gather and manage documents such as tax statements, lease agreements, and everything in between. Electronic uploads make things easy for applicants and decrease the time required to complete the application.

The screenshot shows the 'Documents' section of the application process. A sidebar on the left has two steps: 'Documents' (selected) and 'Application submitted'. The main area has a heading 'Your review will be faster if you link your bank account directly with our platform' and a green checkmark indicating 'Bank statements uploaded'. Below this, a list of documents is shown with their names and file names: 'Driver's License' (Drivers-License.pdf), 'Business Tax Returns' (Business-Tax>Returns.pdf), 'Articles of Incorporation' (Articles-of-Incorporation.pdf), and 'Personal tax returns' (Personal-Tax>Returns.pdf). Each item has a checkmark and a circular icon.

DATA MANAGEMENT

Automatically gather credit data from a wide range of sources, including bureaus, social media, review sites, anti-fraud, AML/KYC, and collateral information providers.

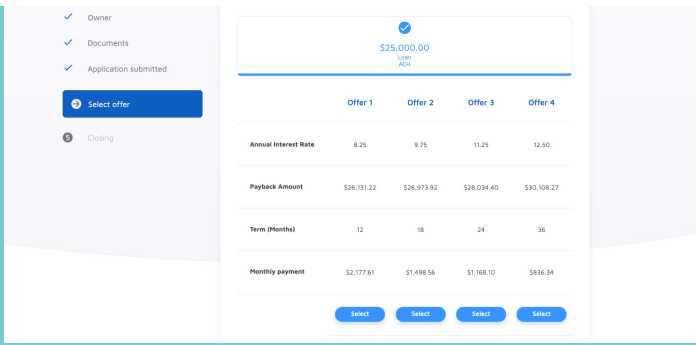
The screenshot shows a 'Risk Model' and 'Profile Summary' section. Below these are four columns of data: 'Real State Balance', 'Revolving Balance', 'Past Due Amount', and 'Monthly Payment'. Each column has a value and a progress bar. The 'Real State Balance' is \$217,300.00, 'Revolving Balance' is \$1,900.00, 'Past Due Amount' is \$0.00, and 'Monthly Payment' is 45. Below these are various credit metrics with their respective values and progress bars.

Metric	Value
Disputed Accounts Excluded:	0
Public Records Count:	0
Installment Balance:	0
Real Estate Payment:	\$1,550.00
Revolving Available Percent:	96.00%
Total Inquiries:	3
Inquiries During Last 6 Months:	1
Total Trade Items:	16
Paid Accounts:	9
Satisfactory Accounts:	16
Actual Delinquent Derogatory Status:	N/A
Past Delinquent Derogatory Status:	N/A
Oldest Trade Open Date:	03/16/2000
Delinquencies Over 30 Days:	0
Delinquencies Over 60 Days:	0
Delinquencies Over 90 Days:	0
Paid Accounts:	9

UNDERWRITING AUTOMATION

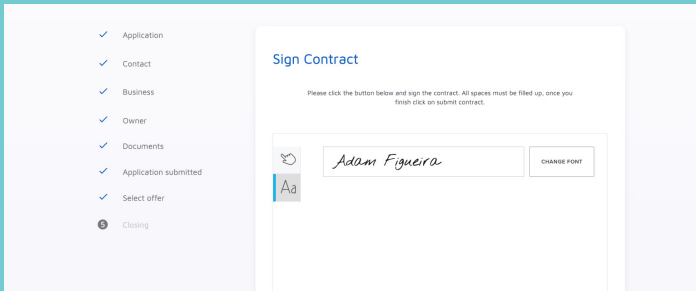
Create and manage your own products, apply your own automation rules, and control pricing and credit policy.

The screenshot shows the 'STIPULATIONS' section, which is currently set to '6 selected'. A list of stipulations is shown with checkboxes: 'Electronic Bank Enrollment', 'Articles of Incorporation', 'Balance Sheet', 'Business Financial', 'Business License', 'Business Tax Returns', 'Collateral', 'Collateral - Equipment', 'Collateral - Real estate', 'Collateral - Vehicle', 'Credit Memo', 'Driver's License', 'Last 4 months bank statement', 'Last 4 months bank statement', 'Lease or Mortgage Agreement', 'Personal tax returns (3 years)', 'Tax Return', and 'Voided Check'. An 'Add Note' button is visible on the left. At the bottom, there is an 'OTHER' section with a text input field and an 'Add' button.



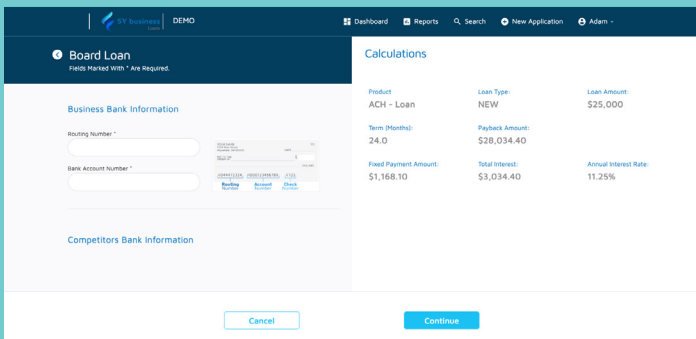
OFFER PRESENTATION

Present one or multiple offers for applicants to choose from. Vary the terms, interest rates, and amounts to provide flexible options that maximize the likelihood of booking the loan.



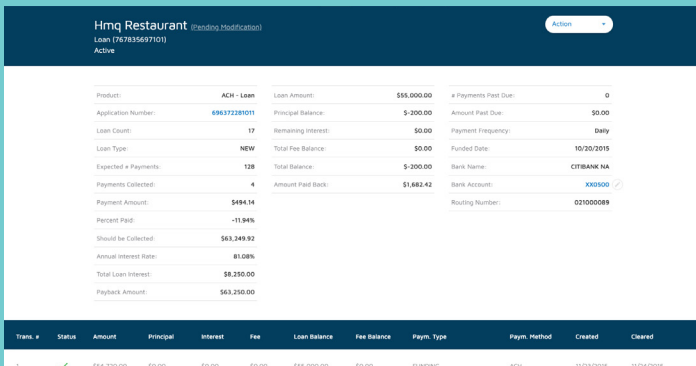
ELECTRONIC SIGNATURES

Skip the wet signatures and the face-to-face meetings. Digitize your loan contracts and complete them using the electronic agreement software of your choice.



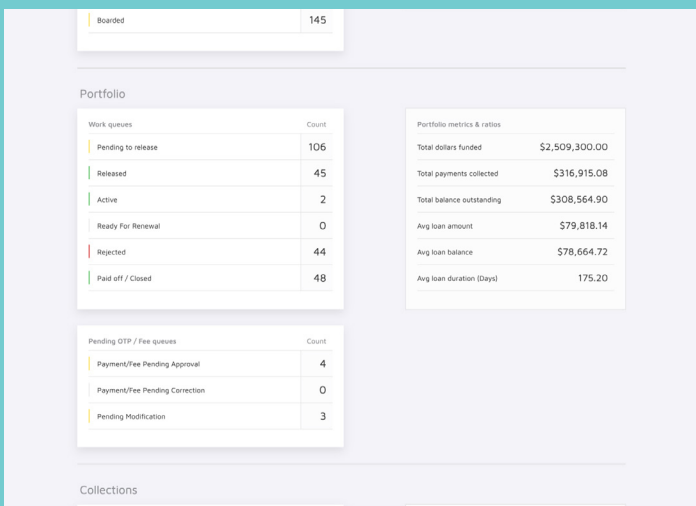
LOAN BOARDING

Fund the borrower's loan right within LendingFront using the account details provided in the customer's credit application. Transferring to Servicing Module is as seamless as clicking "Submit."



SERVICING AND COLLECTIONS

Oversee all aspects of loan servicing and portfolio management, from funding and collecting payments to overseeing and reporting on your entire loan portfolio.



REAL-TIME MONITORING

See your borrower's bank transaction data post-funding so that you can monitor financial health and take action accordingly. In addition, keep a pulse on your entire loan portfolio including each borrower's payment history, loan balance, etc.

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.



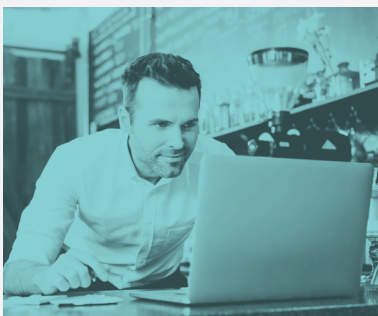
End-to-End Management

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®



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.



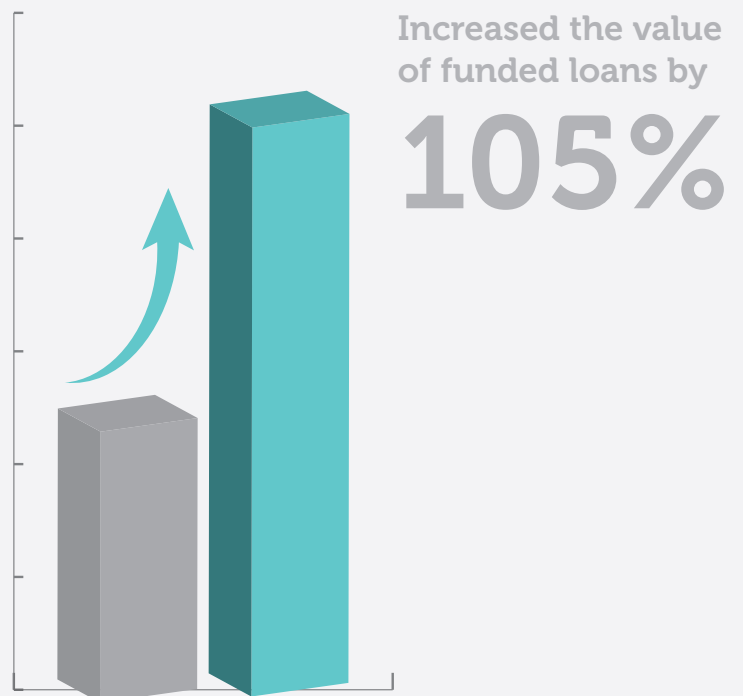
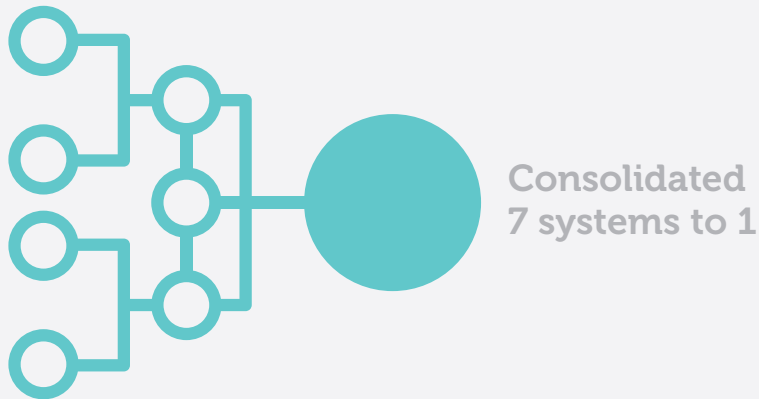
Productivity

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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