Modernize your lending business

Improve your end-to-end borrower experience and capture borrowers with personalized lending offers

Break free from inflexible systems and modernize your borrower experience

Competition in the lending industry is becoming increasingly fierce, as 75% of the net increase in financial funds in 2023 are no longer held on banking balance sheets. While consumers still appreciate the reliability of established brands and the convenience of physical branches, fintechs, neolenders, and bigtech are rapidly capturing a larger portion of the market.

Incumbent banks must break free from rigid digital banking solutions and core systems. Winning back consumers requires offering personalized lending products, value-added offers, and seamless origination journeys that can be accessed through the customer's preferred channel - whether physical or digital.

With FintechOS, you can enhance current systems and leverage a flexible product and digital journey platform, empowering you to keep up with evolving customer preferences without the need for costly and time-consuming core customizations.

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60% Abandonment rate if loan origination takes more than 5 minutes (Financial Brand)	**$5.7 billion** Lost each year by financial institutions due to abandoned onboarding processes (Global Banking and Finance)	**50%** Of the average of 6.3 financial services products per consumer are from a different provider than their main bank (Accenture)	**23%** Of people rate their main bank highly for its range of products and services (Accenture)	**50%** of customers say their banking experience doesn't integrate with their lifestyle (Capgemini)

Solution benefits

Increase acceptance rates with personalized lending products and pricing

Effectively respond to changing interest rates, regulations, and customer preferences. Seamlessly modify products, personalize offerings for specific segments, or create innovative propositions. Create any lending product by using pre-built product configurations and configuring them to your needs using an intuitive interface. Harness customer data from digital journeys, existing systems, and third-party sources for real-time, personalized pricing and recommendations.
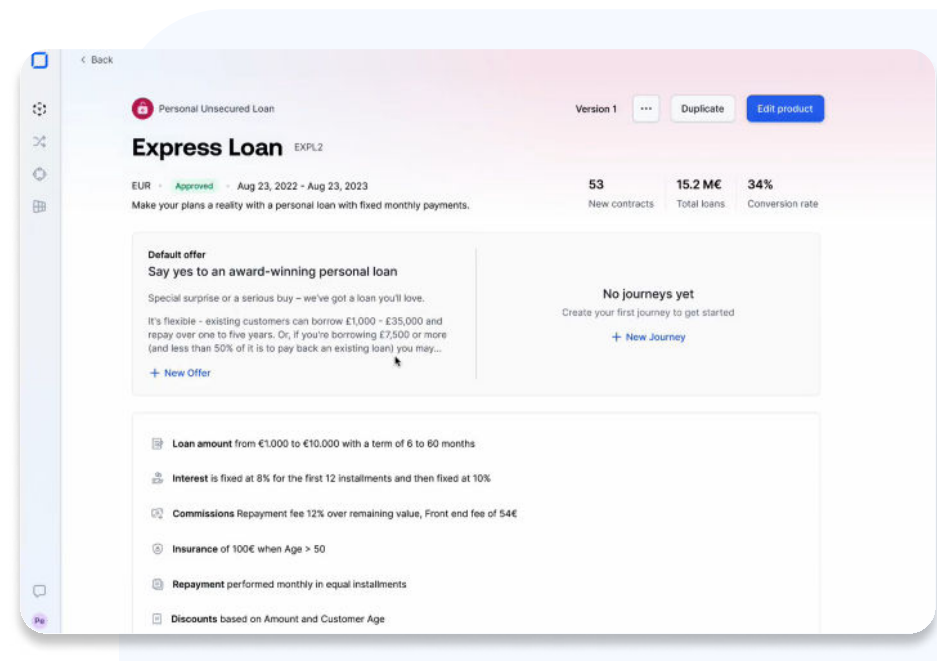
Generate new revenue streams by tapping into new business models like BaaS, embedded finance and value-added offers

Lower customer acquisition costs by seamlessly integrating lending products, offers, and digital journeys into partner websites and points of sale using APIs. Unlock new revenue streams through strategic product partnerships and value-added offers that bundle lending, insurance products, and other non-financial partner services. Stay ahead of the game by making data-driven decisions on your lending product portfolio with real-time insights on product and digital journey performance.
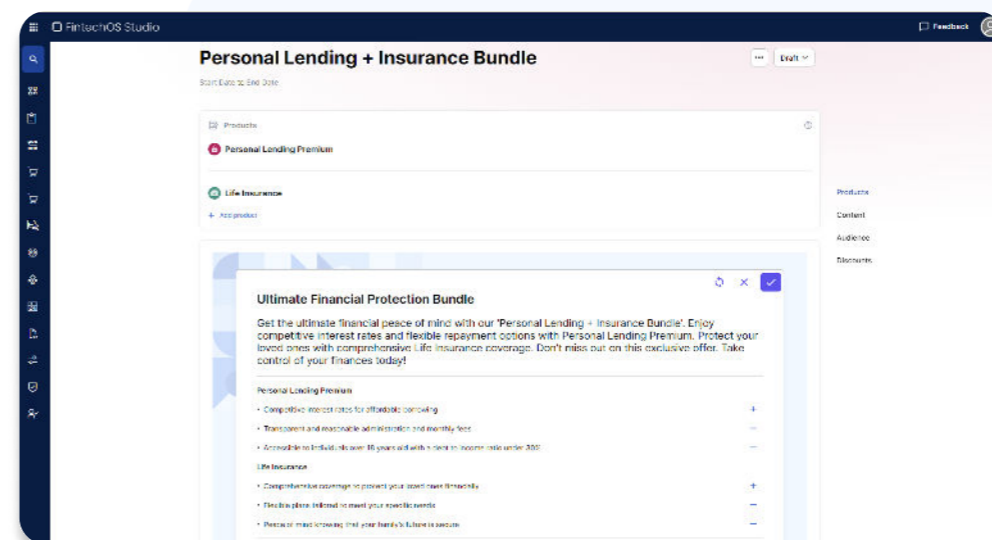
Give borrowers intuitive and fast omnichannel loan origination experiences

Provide customers with seamless origination journeys across various channels——web, mobile, branches, brokers, call centers, and partners——leveraging your existing team and skills. Start from pre-built flows, easily configure them to your unique products and brand, and make ongoing adjustments to reduce abandonment rates and adapt to product and regulatory changes. Allow customers to effortlessly transition between self-service and assisted channels without redundancy or data loss.
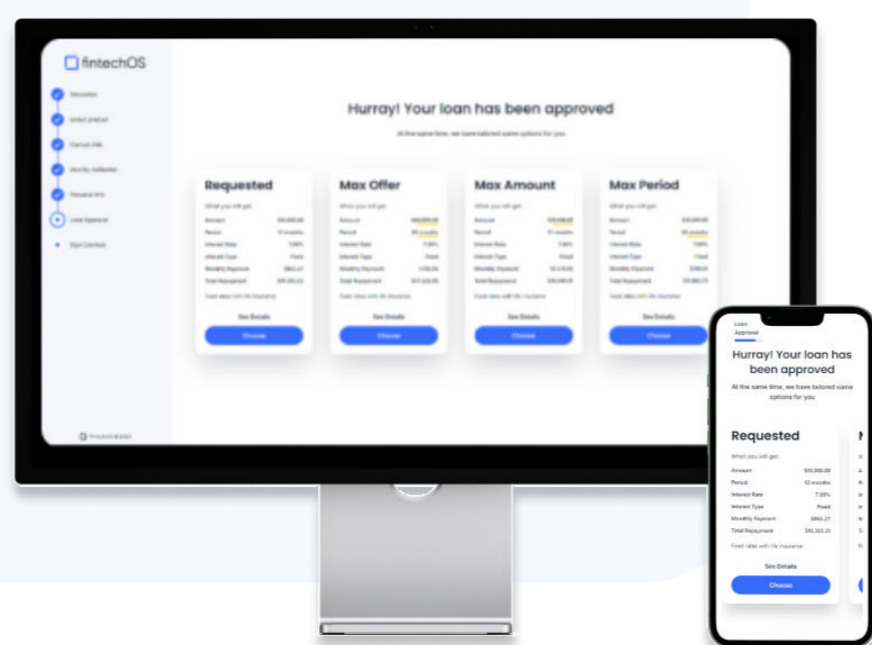
Reduce time-to-money and time-to-yes by automating onboarding workflows

Enhance the borrower experience with instant decisions by eliminating redundant data entry and manual underwriting processes. Accelerate KYC, AML, and credit decisioning with automated business rules and third-party ecosystem providers. Streamline back-office processes by automating repetitive tasks and giving employees intuitive interfaces that help them get work done faster.
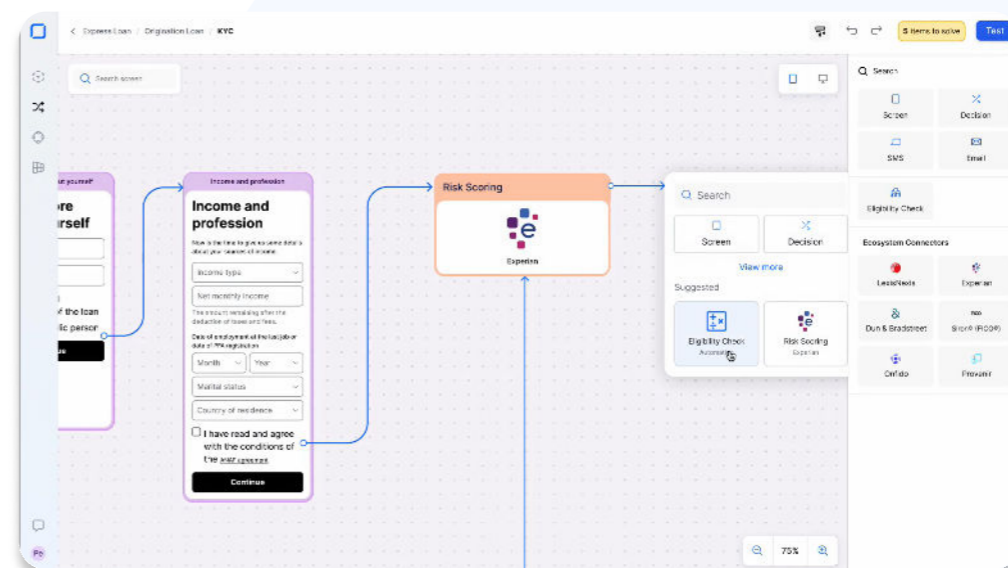
Results FintechOS customers have achieved

80%
Reduction in onboarding time

$500K
In new loans in the first 2 weeks with new POS lending product

60%
Lower operating costs

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Solution features

High-quality digital customer experience

Craft exceptional digital experiences that captivate users with pre-built flows and industry-leading UX/UI best-practices. Customize flows to your unique products and brand, setting you apart from the competition.
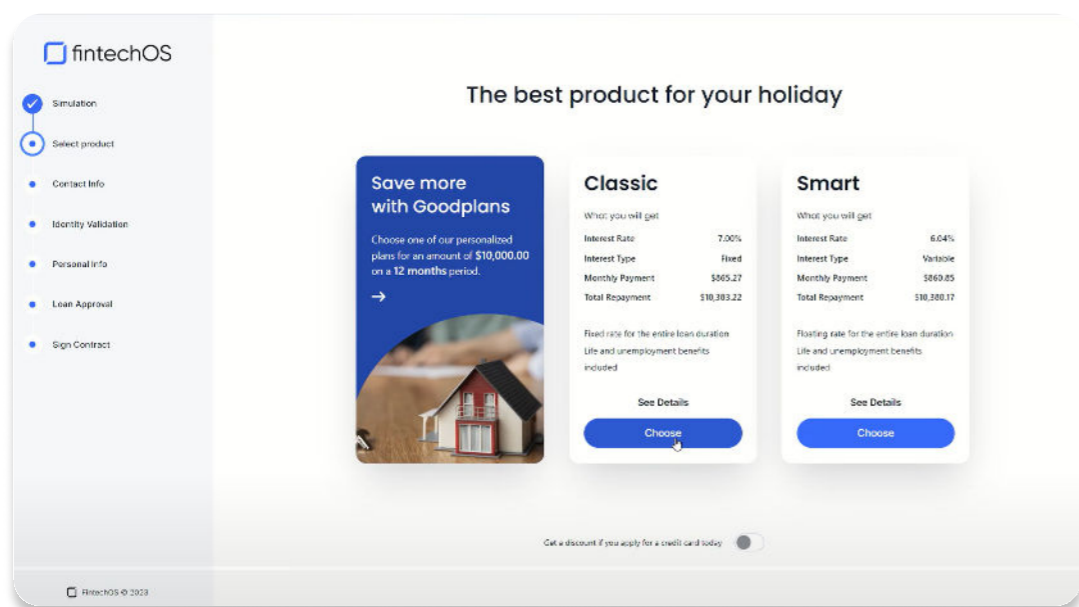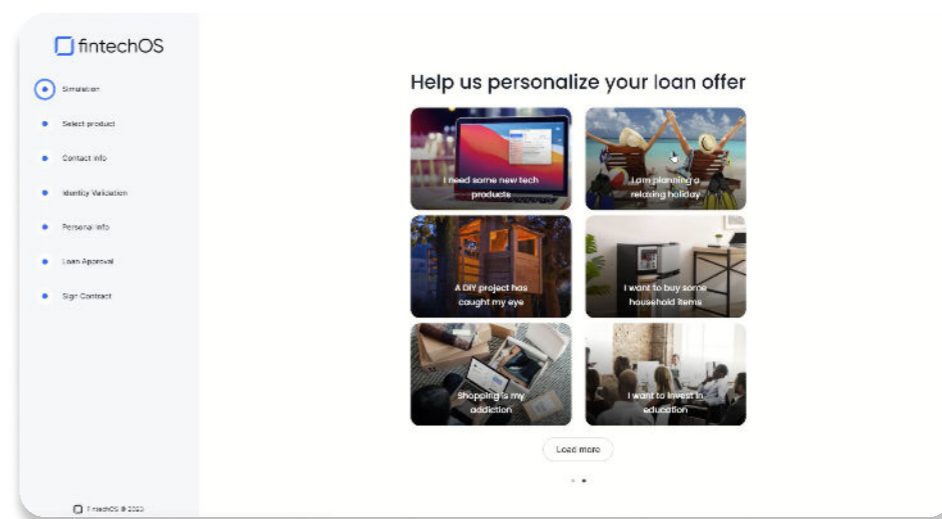

Personalized recommendations and pricing

Give customers personalized pricing and products in real-time based on their desired goals, loan amount, repayment period or any other field. Enrich your existing data with third-party sources to create audience segments and target customers with the right products at the right time.

Fast and convenient application data capture

Minimize errors by automatically populating personal information from various sources such as CRM systems, scanned IDs, tax and income statements, government databases, and third-party data providers. Enable automated completeness checks and empower users to effortlessly resume and complete their application from any device or channel without data loss or repetition.
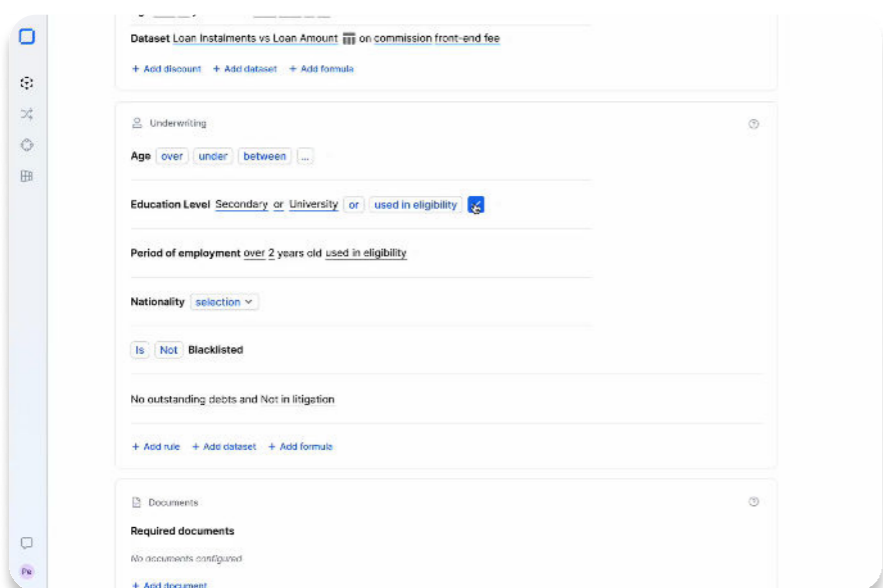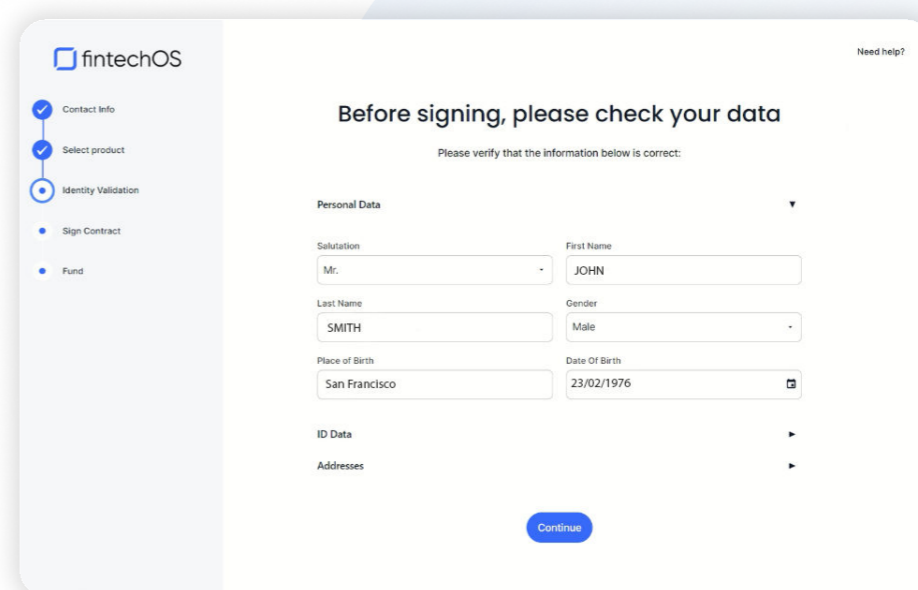

Flexible formulas and automated rules

Enrich your existing data with third-party sources like credit bureaus and government databases for instantaneous decision-making. Utilize any field to define and customize pricing calculations, underwriting rules, eligibility criteria, scoring, and rating. Swiftly configure and modify models with a no-code rules engine to tailor them precisely for specific customer segments.

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Ensure compliance and increase application speed

Streamline identity verification with pre-built connectors to leading KYC and AML services. Empower applicants to seamlessly scan their ID documents using a mobile or web device while ensuring authenticity with liveness checks and robust fraudulent document detection.
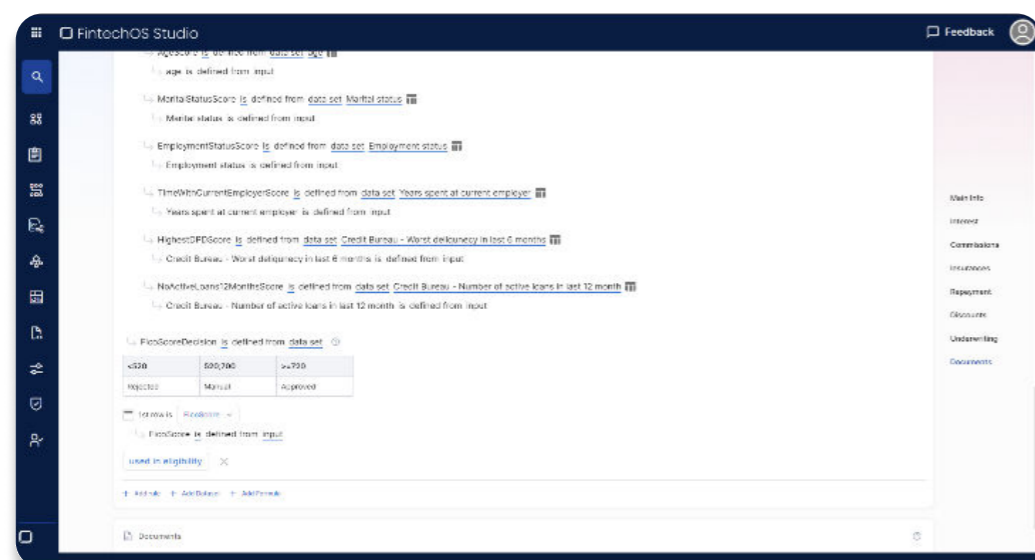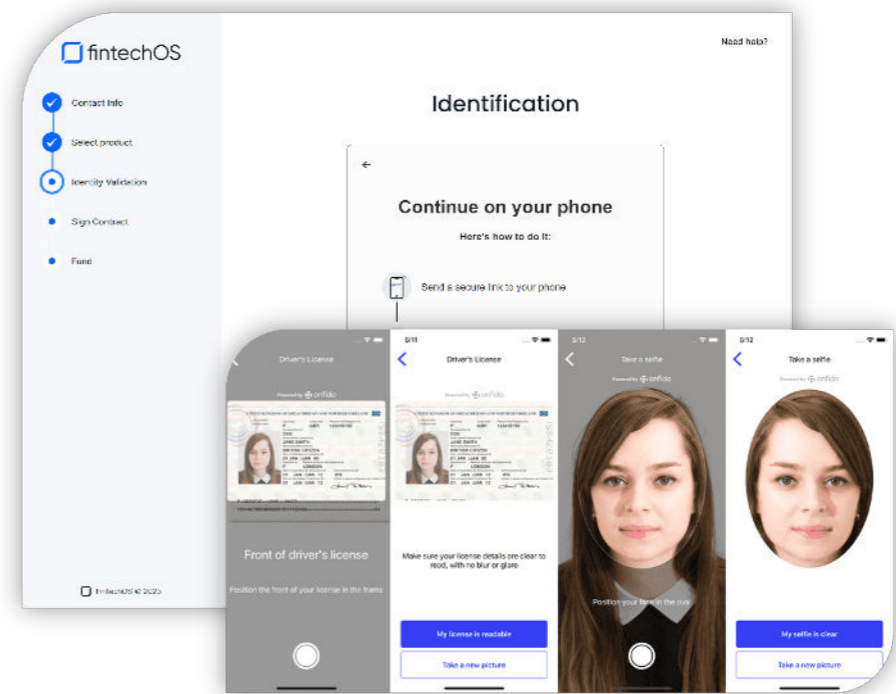

Instant credit decisioning

Process thousands of customer applications with automated approval workflows. Seamlessly integrate credit score, employment status, and tax information validation by leveraging third-party services such as credit bureaus, government databases, and tax authorities. Create business rules that route complex requests to underwriters and use connectors to property valuation data providers, utility services, and other third parties to give them data to make informed decisions.

Automated contract generation and e-signatures

Define contract templates and automatically merge them with applicant data. Connect with DocuSign using pre-built connectors, opt for secure OTP verification via SMS, or integrate with any another provider of choice. Instantly send and store documents for compliance and traceability.
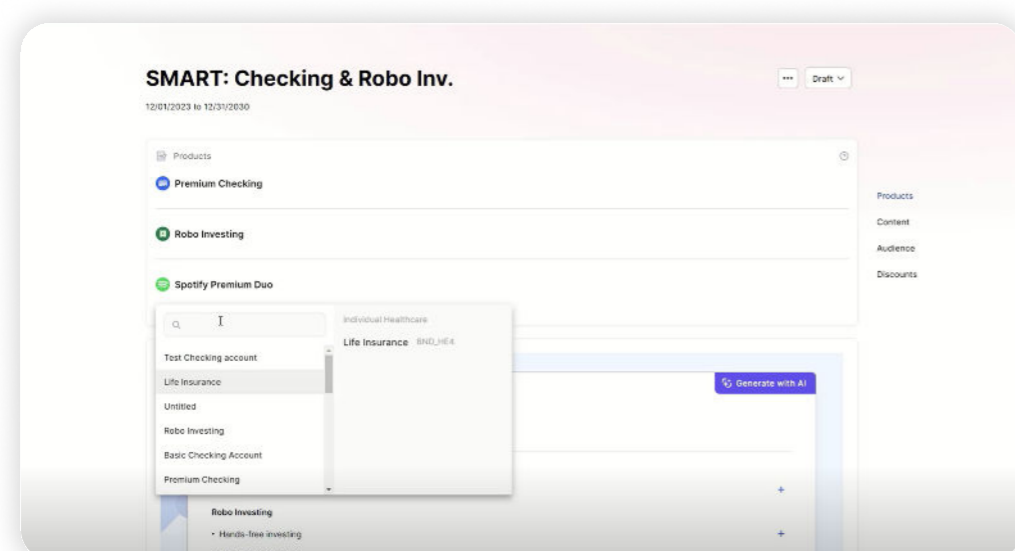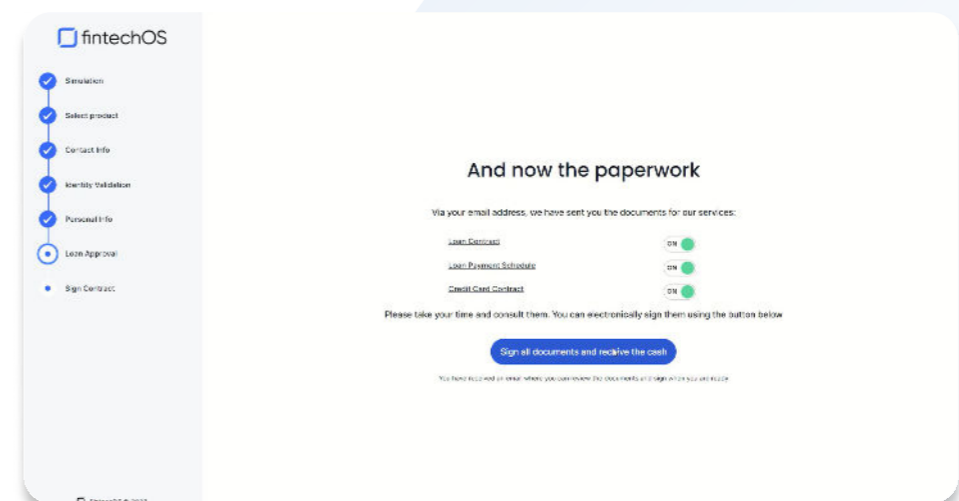
Value-added ecosystem offers

Appeal to younger customer segments with tailor-made lending products and bundled offers, featuring popular partner products and subscriptions such as Amazon Prime, Spotify, and fintech services like Acorn.

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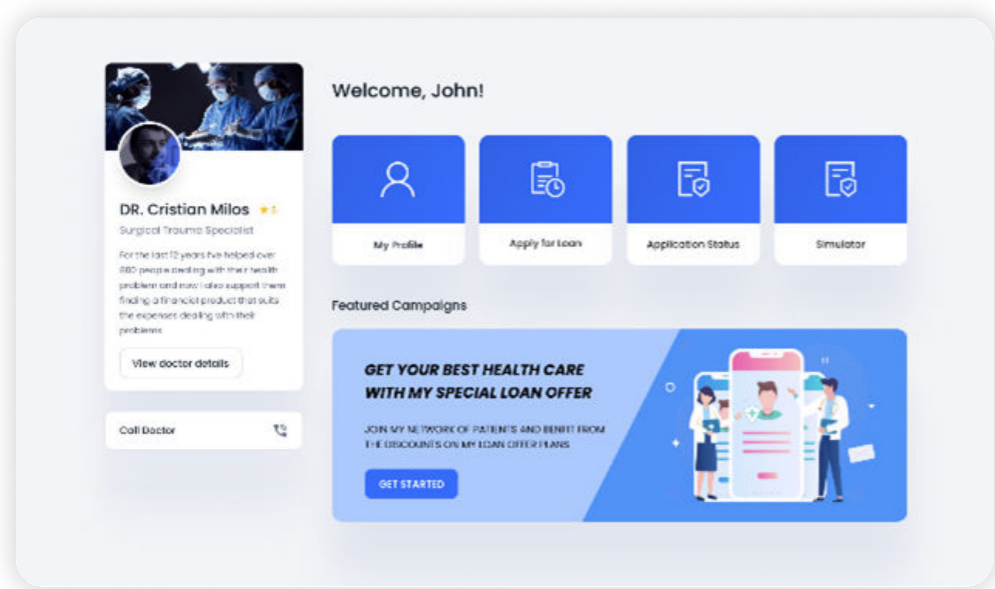
Embedded-finance ready

Go beyond traditional distribution channels and meet customers at the point of need. Easily embed your digital journeys and lending products into retail partner websites and point-of-sale solutions using APIs.

End-to-end loan lifecycle

Fill the gaps in your core with pre-built servicing capabilities. Empower loan, risk, and collection officers with intuitive portals for loan management, billing, collections, and task management. Leverage automation workflows for tasks like disbursements and contract changes.
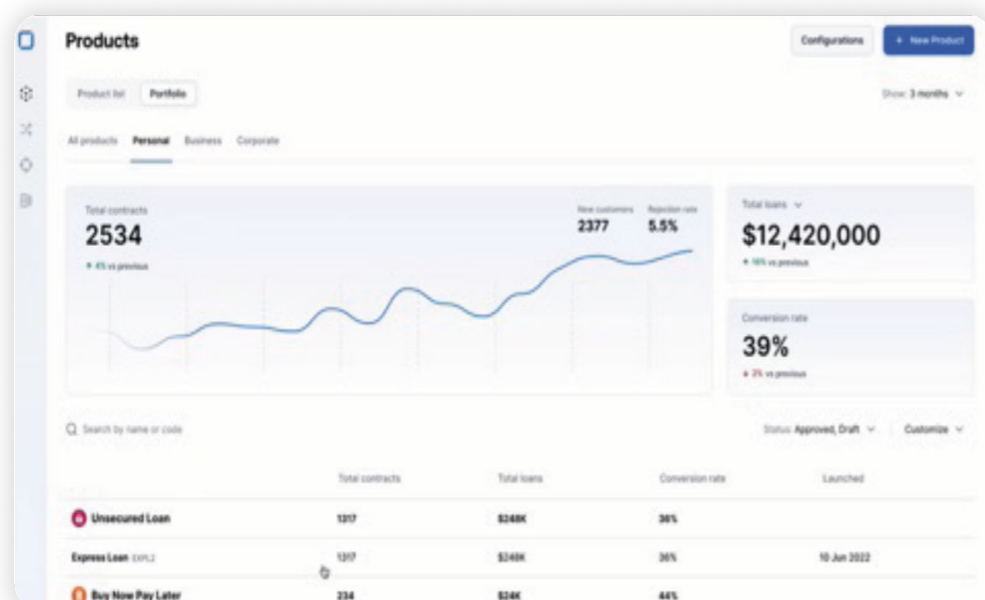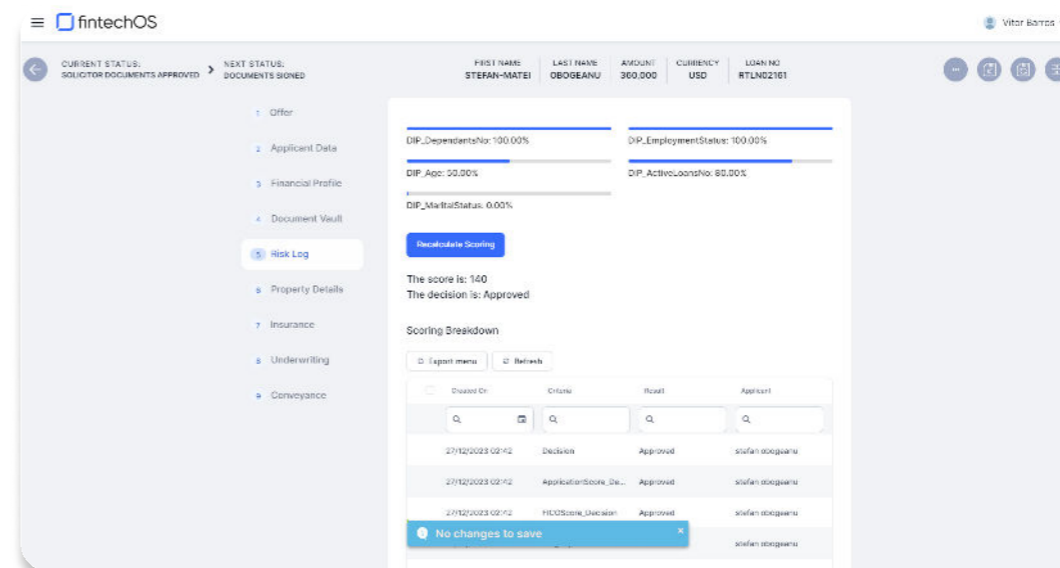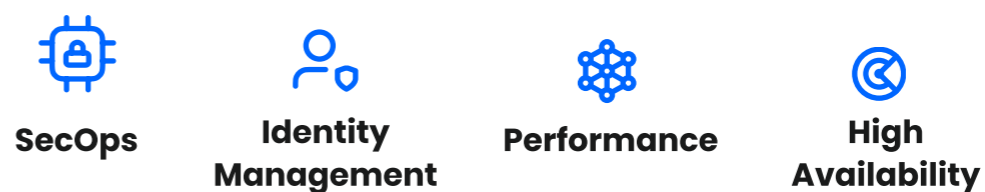

Product portfolio management

Make informed decisions about which products, partnerships, and channels to prioritize or phase out by monitoring real-time performance of products, offers, and digital journeys.

Enterprise-grade

Seamlessly integrate with existing core systems and scale your products and journeys to cater to millions of users. With a cloud-native architecture and robust redundancy and industry-leading security practices in place, you can focus on business growth without worrying about technology.

SecOps   Identity Management   Performance   High Availability

Our certifications

SOC 2 TYPE II CERTIFIED   ISO 9001:2000   ISO 27001

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Accelerate your digital banking transformation

Start small and gradually expand into other lines of business. Avoid risky, years-long core replacement projects by augmenting your existing technology with next-generation financial product management capabilities that enables you to innovate quickly on financial products and journeys across any line of business, while modernizing core capabilities as you go.

Deposits	Lending	Mortgages	Wealth	Embedded Finance	POS Lending

Omnichannel customer experiences

Build high-quality digital experiences for existing or new products. Reuse flows across products and channels for faster time-to-market and a unified, consistent customer experience.

Data at the core

Aggregate data from existing systems and enrich it with third party sources to personalize products, offers, and digital journeys in real time.

Ecosystem banking

Tap into the latest ecosystem of products and services with an open, API-driven architecture and pre-built connectors to 150+ providers.

Flexible product innovation

Launch new financial products and offers fast across savings, lending, wealth, and insurance. Automate decisioning and define personalized pricing and offers for specific customer segments.

Composable servicing capabilities

Support existing and new books of business with composable servicing capabilities without needing to make core system changes or replacements.

Product portfolio management

Make informed strategic decisions by tracking the real-time performance of products, partnerships, and digital channels across all lines of business.

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