


The Digital Lending Experts

Driving profitable and strategic digital lending growth for community financial institutions and alternative lenders.

As unsecured digital lending continues to grow, **executive leaders are faced with immense challenges.**

Some don't know where to start. Others are faced with strong competition. All of them want to improve engagement with their existing customers, attract new ones and grow profitable new loan products with affordable CapEx.


\$220 Billion
 Digital loans were issued by fintechs in 2020.


\$15.3 Billion
 By 2026, the global digital lending platform market size is expected to reach this.


\$6,825
 Is the new average of the amount of the personal loan.


7% of Banks
 This is the percentage that can handle end-to-end digital lending.

Digital Lending by the numbers



A predictable path

The Digital Lending Journey

Initial deployment to a scalable multi-billion dollar lending system.

- 01 Foundation
- 02 Get Started
- 03 Enhance & Grow
- 04 Scale & Customize

COMMON Operational Challenges

- Marketing automation integration & brand support
- Security and compliance controls
- Manual back-end processes for online applications
- Risk & fraud management
- Business intelligence & data warehouse integration
- Innovative & complex product creation & integration

COMMON Business Challenges

- Escalating legal & regulatory risks
- Cost increases from manual back-end processes
- Reinvestment in technology driven by an inability to scale/grow
- Limited ability to cross-sell/up-sell due to data restrictions
- Slow responses to competitors offering innovative new products
- Loan growth missing targets

How We Help

Razorvision is an expert consulting and engineering firm delivering lending systems that grow customers, improve profitability and automate the lending process.

Unlike generic solution providers, Razorvision specializes in:

- Delivering market-leading lending software.
- Integrating and modernizing existing lending systems.
- Building scalable custom lending solutions.

STAGES

Digital Lending Journey Stages



01
Foundation



02
Get Started



03
Enhance & Grow



04
Scale & Customize



01 **Foundation**

Web Presence

Web Analytics Marketing Site Brand Development

Digital Marketing

Teaser Content Social Media
Surveys Content Marketing
CRM Marketing Automation
SEO

Opportunity Analysis

MVP Scope Market Opportunity
Risk Advisory Feasibility
Brand Integration Legal Advisory



02 **Get Started**

Auto Decision

Auto Decision & Offer Online Manual Review

Online App

Marketing Integration Capture Interest & load
Branded Experience to CRM for follow up
Take the App

Offer, Contract & Handoff to Servicing

Handoff Profess to Sign Contract
Online Banking

Risk Decision

Alloy, Decision, Cloud, GDS

Servicing

Core or LMS

**Third Party Options*



03 **Enhance & Grow**

Customer Acquisition

Lead Generation UX Refinement
Returning Customers Marketing Automation
SEO

Operational Enhancements

Core / LMS Integratoin Audit & Compliance
Live Chat Self Service

Profitability

Refine Fraud & Risk Risk Based Pricing
Adjust Pricing & Fees Lead Sales



04 **Scale & Customize**

Increase Volume

Direct mail Expand Sales
Loaylty Programs Expand Products
Cross Sell / Upsell Refer a Friend

Operational Enhancements

Debt Sale Payment Rails
IVR Automation On Prem

Business Intelligence

Data Warehouse Machine Learning
Enterprise Reporting

