



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

BEFORE

FIs were struggling to  
integrate the latest  
technologies to their  
core systems or legacy  
software systems



AFTER

FIs do not face  
integration hassles  
while fusing their core  
and backend systems  
with digital  
capabilities

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

# CHAPTER

## LOAN DISBURSALS

Finding the right track to  
accelerate the lending process



### BEFORE

FIs found it hard to disburse loans quickly to small businesses, taking 30-45 days from application to disbursement because of manual intervention and multiple systems



### AFTER

FIs and small businesses accelerate their loan disbursements, taking between **0** and **3** days to complete the entire 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.



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.

LOAN MODULES WITH  
NO-CODE DIY CONFIGURATION

# 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

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WITH A DEMO

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