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# Digital Lending

Personal Touch, Played by the Rules



# **Use SmartVista Digital Lending to drive growth opportunities at the same time as saving time, money, and resources**

In today's digital world, financial services have to work smarter, harder, and faster. And that includes the lending process. Digitalising lending means better decision-making, significant cost savings, and a better experience for financial institutions and customers alike.

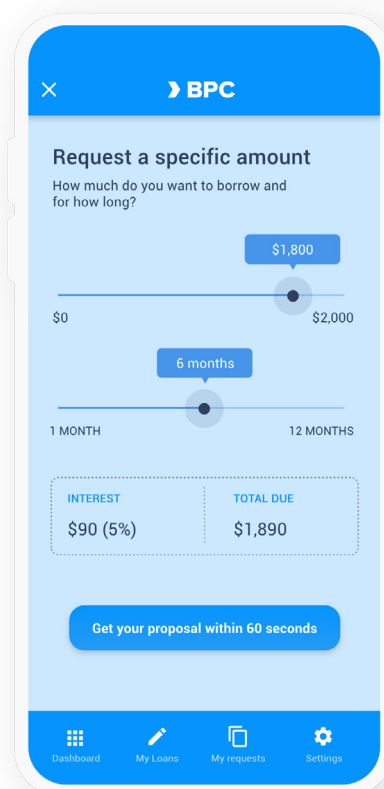


# Low-risk lending at rapid speed

Traditional lending often involves slow, time-consuming processes as all information is collected and dealt with. Leveraging technology to turn the process digital makes it quicker, easier, and more secure.

## How it works...

- The SmartVista solution integrates easily into existing systems.
- Customisable UX templates give financial institutions the flexibility to design and configure their app's front end and process flows.
- Lending risks are reduced thanks to automatic checking processes.
- The built-in rules engine makes sure all loan parameters can be checked immediately.
- Applicant details can be checked instantly to make the best lending decisions thanks to digital access to financial data.
- It offers end-to-end digital processes, from KYC onboarding to digital contract signing.





# Key benefits of Digital Lending

- › Easy integrated multi-loan application
- › Digital onboarding
- › Matrix based immediate loan calculation
- › Account opening with application status tracking
- › Multiple verifications and checks during onboarding
- › Flexible parameterisation
- › Different lending and microfinancing programmes
- › BNPL
- › Customer profiling / Scoring
- › Easy Integration

## Financial institutions...

- Increase their growth opportunities
- Enhance workflow processes and overall efficiency
- Provide faster, stronger customer service

## Customers...

- Benefit from a faster lending process
- Undergo an enriched customer experience
- Enjoy easy-to-use digital services



# Power your transactions with BPC



Start benefiting from SmartVista Digital Lending alone or as part of a broader technology platform and gain the potential to make the most of every transaction with the right tools and technology. It's one thing to use technology to power your transactions; it's another to harness its full potential.

BPC's experienced team understands exactly how to bridge real life and digital, and our technology is proven, consistent, and always forward-thinking.

# About BPC

Founded in 1996, BPC has transformed over the years to deliver innovative and best in class proven solutions which fit with today's consumer lifestyle when banking, shopping or moving in both urban and rural areas, bridging real life and the digital world. With 350 customers across 100 countries globally, BPC collaborates with all ecosystem players ranging from tier one banks to neobanks, Payment Service Providers (PSPs) to large processors, ecommerce giants to start-up merchants, and government bodies to local hail riding companies. BPC's SmartVista suite comprises cutting-edge banking, commerce and mobility solutions including digital banking, ATM & switching, payments processing, card and fraud management, financial inclusion, merchant portals, transport and smart cities solutions.

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# Want to find out more?

Request a free discovery workshop from BPC and one of our experts will be in touch to book your 1-2-1 workshop.

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