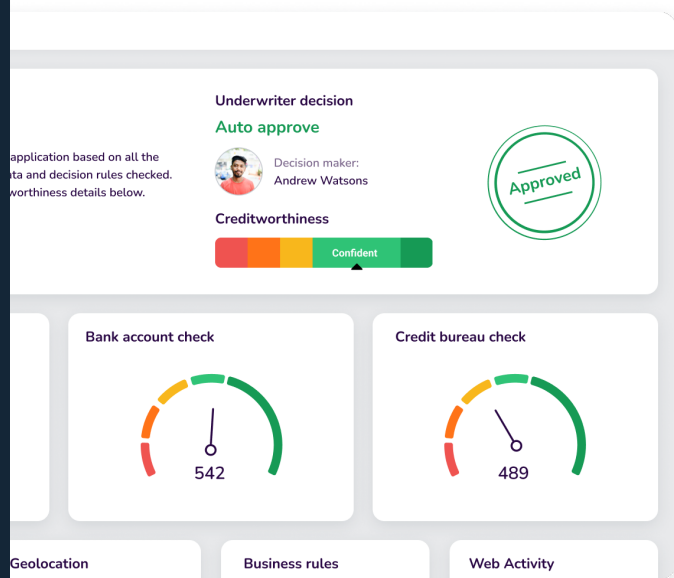
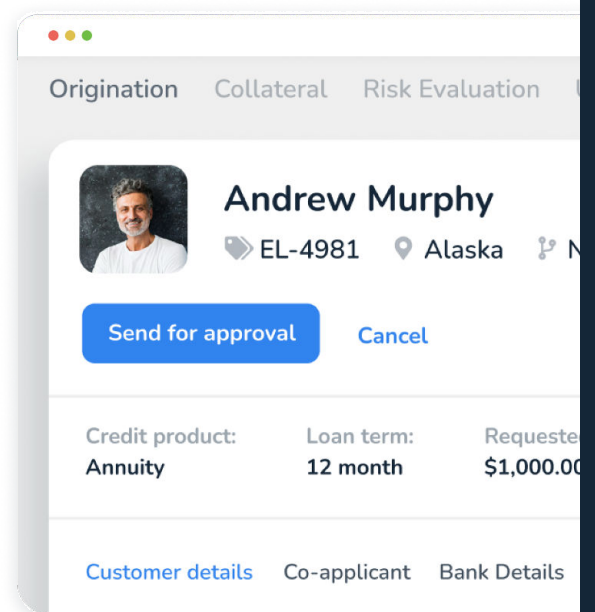


# LENDING AUTOMATION AT A TURN OF A KEY

TurnKey Lender is the provider of the world's leading digital lending SaaS. It's a global B2B company that offers AI-powered lending automation to embedded, traditional, and alternative creditors in 50+ countries. Created with the latest design, tech, and industry best practices in mind, TurnKey Lender platform allows lenders to put offering credit on autopilot while cutting operational costs, reducing credit risk, eliminating paperwork and human error.

- From origination and underwriting to servicing, collection, and reporting – you can automate all aspects of credit just as well as its specific parts.
- The tailor-fit lending infrastructure seamlessly integrates into your operations and provides clients with a quick, fully digital credit checkout experience.
- AI-driven Decision Engine analyses vast amounts of borrower data to come up with instant automated credit decisions.




- The platform is compliant with your local regulations and is regularly audited for the strictest cyber data security standards.
- Create and manage any number of consumer or commercial credit products aimed at different target audiences, locations, and campaigns.
- Pre-configured packages for quick deployment and fully custom enterprise-grade projects' configuration are possible.
- Platform's connectivity with data and service providers ensures a one-stop lending experience


Any creditor can use TurnKey Lender Platform to create a streamlined, transparent, and profitable lending process.


# TURNKEY LENDER FOR UK'S LENDERS


TurnKey Lender's award-winning platform is now tailored to the needs of UK lenders out of the box. This was achieved through an in-depth R&D process and collaboration on the new features with select clients. The solution automates all elements of the consumer lending process in United Kingdom. It's compliant with AML and KYC, processes UK's credit scoring data, and applies proprietary AI to make sure you approve more of the right loans faster. TurnKey Lender allows for a launch within several weeks for most credit organisations.


Apart from all the functionality present in TurnKey Lender Standard, the UK edition has been significantly upgraded with market-specific features to ensure better digital lending experience for lenders and borrowers.


 Loan application workflow and form fields are adjustable and tailored to the consumer lending standards of the UK market

 Decision engine analyses UK credit bureau and bank statement data and utilises it in instant AI-driven credit scoring. You can use TurnKey Lender UK scoring as is, edit it, or create a custom scoring model with built-in tools.

 Plug-and-play integrations with local data providers including:

 **PLAID** bank account verification and bank statement scoring

 **EQUIFAX** a leading credit bureau

 **signNow** instant e-signature for loan documents

Integration with any SMTP server — email sending service.

  **MessageBird** for SMS notifications.

## KEY USE CASES

### PERSONAL CONSUMER LOANS

This platform was created to automate the full lifecycle of any type of consumer credit. Schedule, terms, fees, taxes, grace periods, rollovers, etc - you can create any number of credit products for your specific needs and let the solution keep track of repayment, reminders, reporting, and analytics. Most common use cases for this platform are classic installment loans, annuity, payday, credit lines, flat interest, and leasing.

### BUY NOW PAY LATER

Implementing BNPL leads to a 41% increase in average order value, 35% increase in conversion, and 45% higher purchase frequency than the average shopper. Clients have come to expect this option from retailers, manufacturers, service providers, and others. TurnKey Lender platform gives the business owner control over the pay later process to save on fees, grow revenue and increase sales without cutting the price tag.