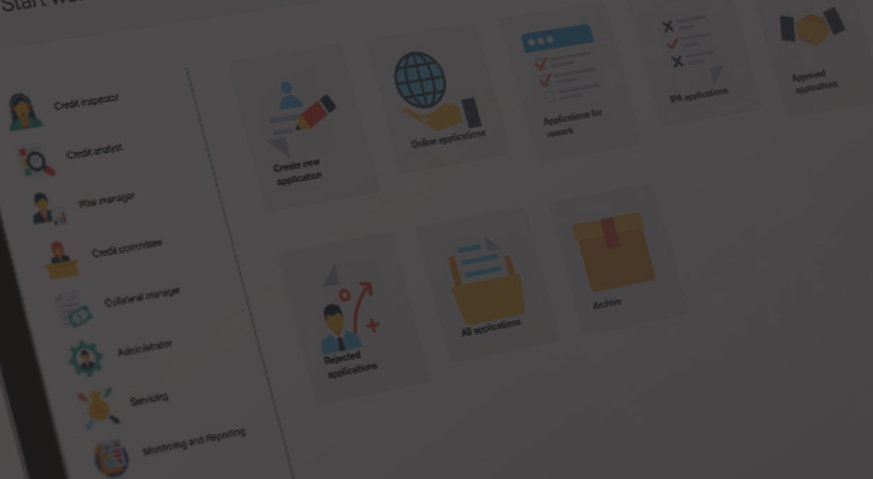


# TurnKey Lender Enterprise Intelligent Lending Automation Software

Start work with online applications



# Automate any and all parts of loan's lifecycle with TurnKey Lender

TurnKey Lender provides large-scale businesses worldwide with an end-to-end intelligent platform that can automate an entire loan's lifecycle, including specific steps of the process, such as origination or servicing. Within just a few short weeks, your system can be customized to your needs, ready to go, and have little to no learning curve, both for the employees and the borrowers.

TurnKey Lender Enterprise has the ability to automate the lender's loan origination, credit decisioning, risk management, underwriting, collateral management, borrower evaluation, debt collection, loan servicing, reporting, and regulatory compliance tasks. As a bank, credit union, or any other type of large-scale lender, you can choose which modules to purchase and how you'd like our team to customize the platform.

To achieve a smooth and effortless lending experience for both employees and borrowers, a savvy-lender needs to have a robust system, parts of which are deeply integrated and are built to work as one mechanism. TurnKey Lender Enterprise does just that.

## Benefits of TurnKey Lender Enterprise



Advanced technology for risk management and process automation



Intelligent automation that reduces human error at every stage of the extant loan



Increase in application and origination speed to close loans faster



The power of AI, which helps achieve credit decisioning as fast as 30 seconds



Fast time to market and flexibility of the program



Client lifetime value growth due to repeated business



Operational efficiency improved by an average of 283%



Full control over all the business processes



Portfolio profitability growth



Competitive pricing



Drastic reduction of credit risk and operational expenses



Better customer service and user experience

## And More



### Process big data

TurnKey Lender Enterprise is an elaborate system that combines adjustable business rules and processes, predictive analytics, and deep neural networks to safely process large numbers of loan applications.



### Perform predictive & behavioral analysis

TurnKey Lender Workflow Manager and TurnKey Lender Decisioning Engine allow you to build and manage business flow in-house in an intuitive drag-and-drop editor, with no IT staff involved.



### Make optimal decisions in terms of costs, risks, and timing

TurnKey Lender Enterprise lets you build, monitor, and balance custom credit risk strategies, perform risk-based cost of capital calculations, and much more.

# What Helps TurnKey Lender Achieve All of the Above

TurnKey Lender Enterprise has several unique modules that make it irreplaceable for its target audience.



- 1 Intuitive interfaces (front and back offices) with little to no learning curve
- 2 AI-powered origination engine
- 3 Drag-and-drop business logic builder that requires no changes in the source code
- 4 End-to-end lending automation platform with a modular architecture

- 5 An adjustable set of proprietary credit scoring models and rules
- 6 Integrates with third-party software and data sources, included in all the packages
- 7 All the manpower required for the customization and deployment of the system comes from TurnKey Lender, so you don't need to hire additional technical talent in-house
- 8 Complete white-labeling of the system to match the look and feel of your business
- 9 Highly-trained technical support ready to cater to the client's every need 24/7/365.

## Is TurnKey Lender Enterprise Right for You?

Our development team tailored TurnKey Lender Enterprise for large-scale clients with complex business flows and custom needs. The following business types benefit the most from using this platform.



### **Banks and Credit Unions**

Automation of certain parts or the entirety of the loan's lifecycle



### **Micro- and Macro-Finance**

A lending platform that's easy to set up and use



### **Financial Startups**

Resell loans or offer brokerage through TurnKey Lender



### Peer-to-peer lending companies

Enable P2P lending with a tailored version of the platform



### Collection companies

Intuitive interface for automatic loan collection and reporting



### Retailers

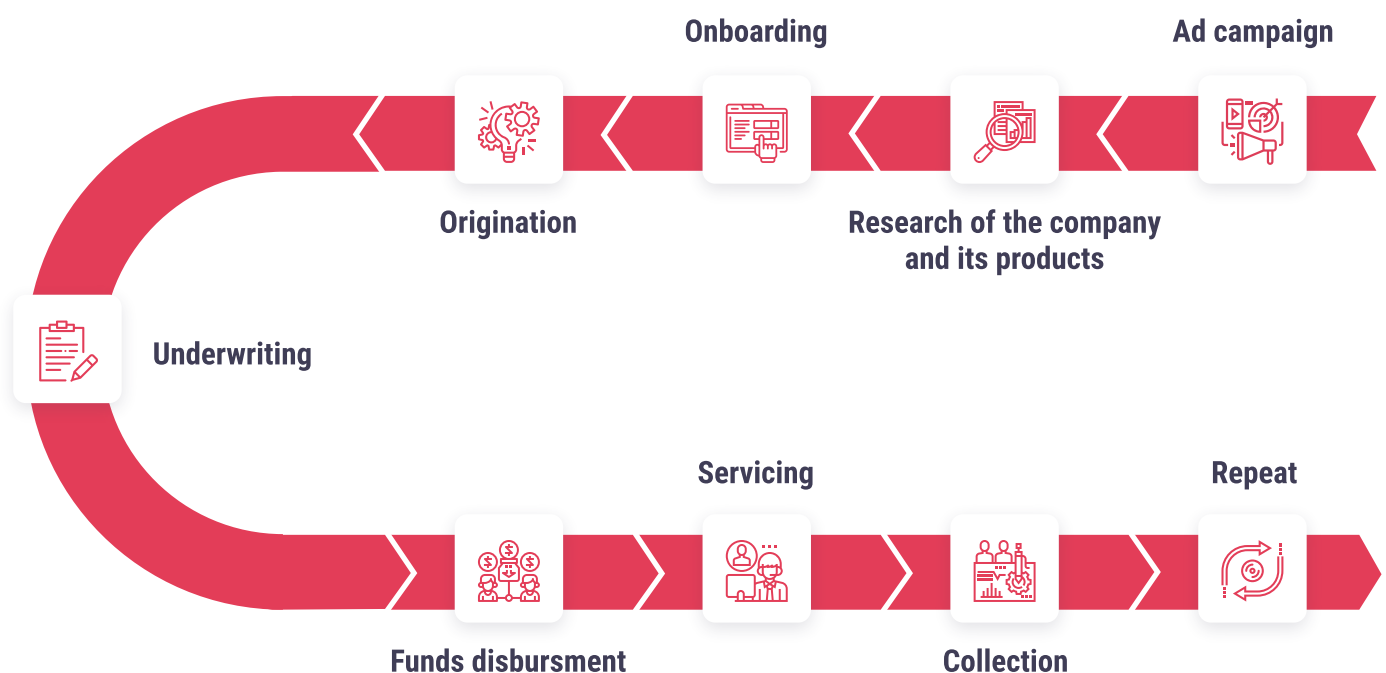
Offer in-house financing to your customers without turning to third-party providers



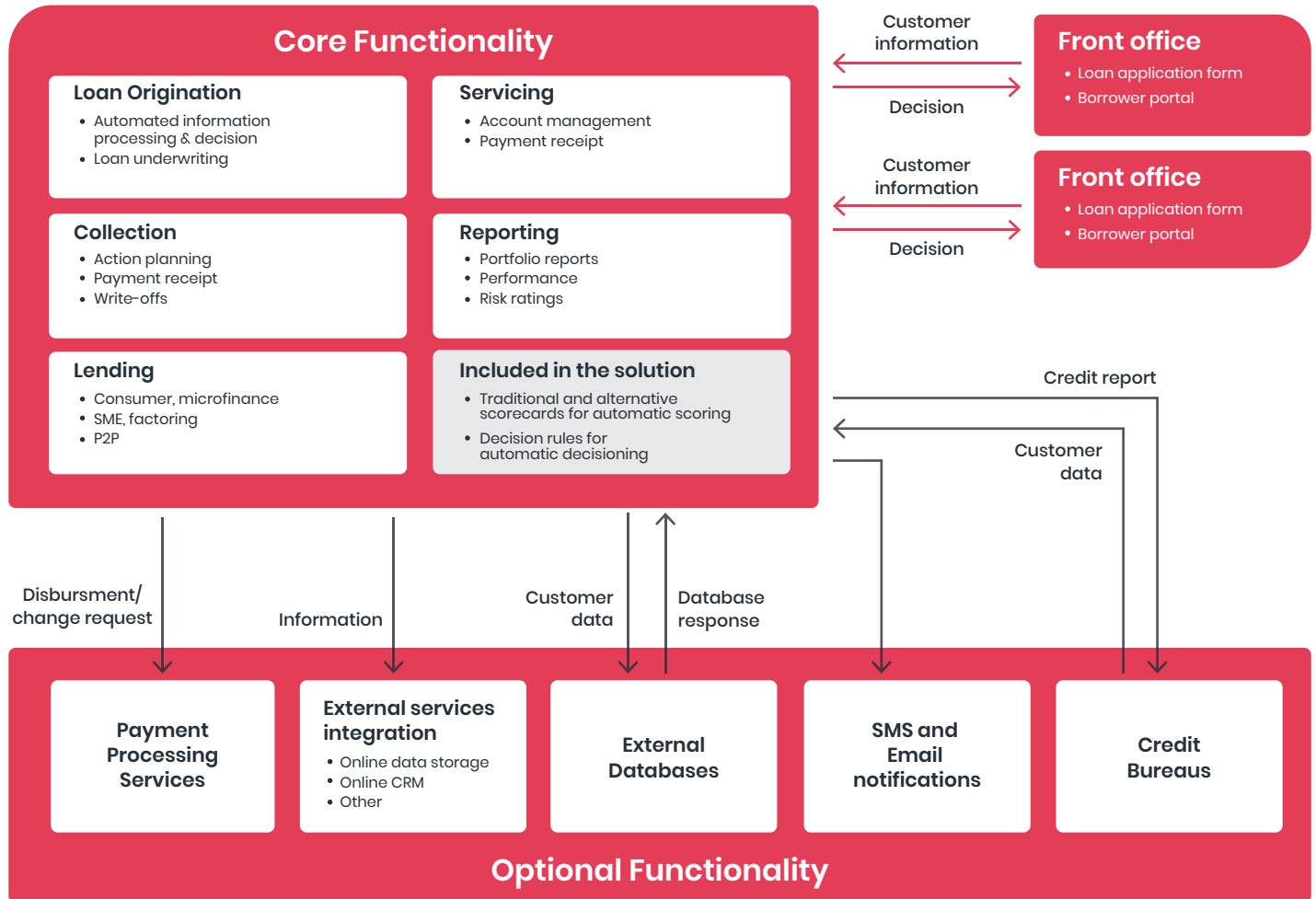
### Debt financing

From invoice financing to supply chain financing to factoring - we've got it covered.

TurnKey Lender's primary objective is to finetune the different lending stages, as well as streamline the lending process as a whole. Today, our solutions enable intelligent lending for business across 40+ countries to automate the following business processes:



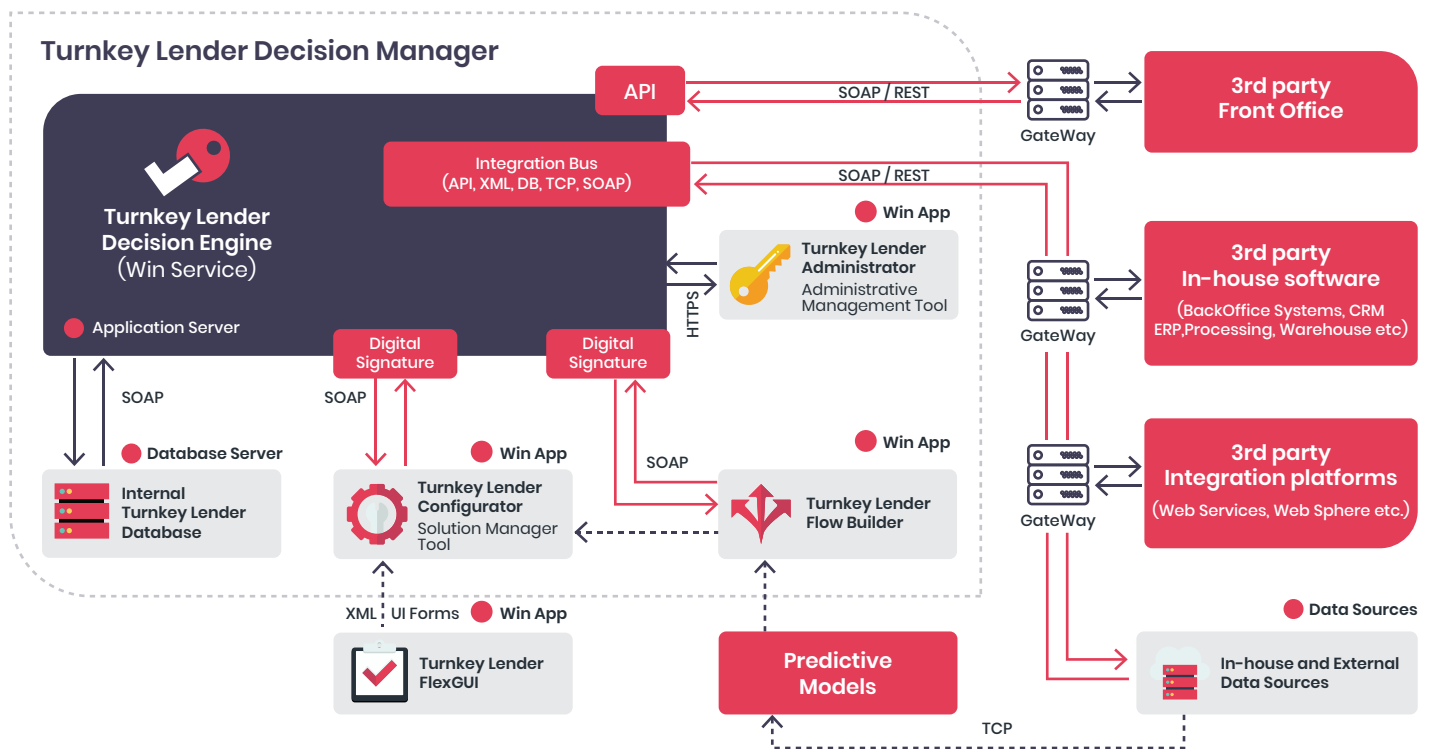
# TurnKey Lender Functionality Overview



# TurnKey Lender's AI-Driven Loan Decisioning Engine

A quick peek under the hood of TurnKey Lender's platform reveals the decisioning engine that uses self-learning deep neural networks, machine learning algorithms, and a proprietary customizable scorecard as a basis.

Here's a simplified graph showing the way TurnKey Lender Decision Manager works:

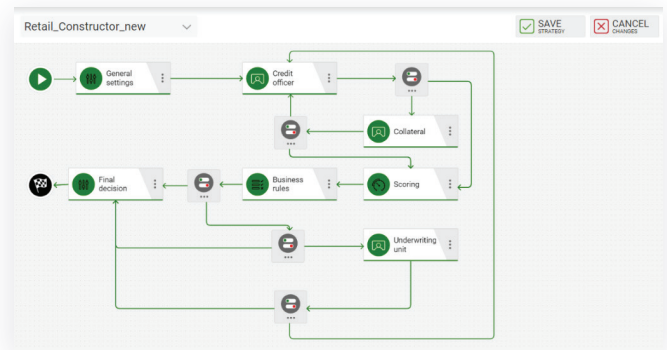
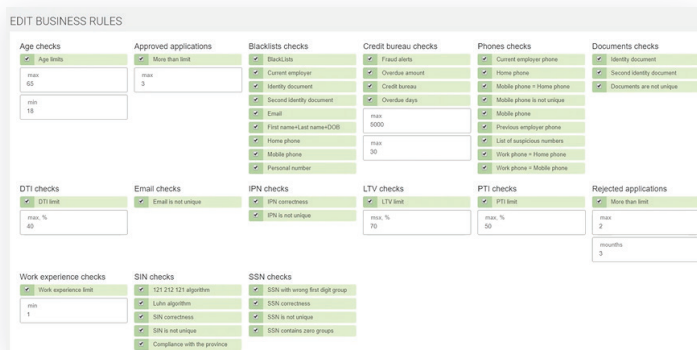


# Drag-and-drop Business Logic Builder

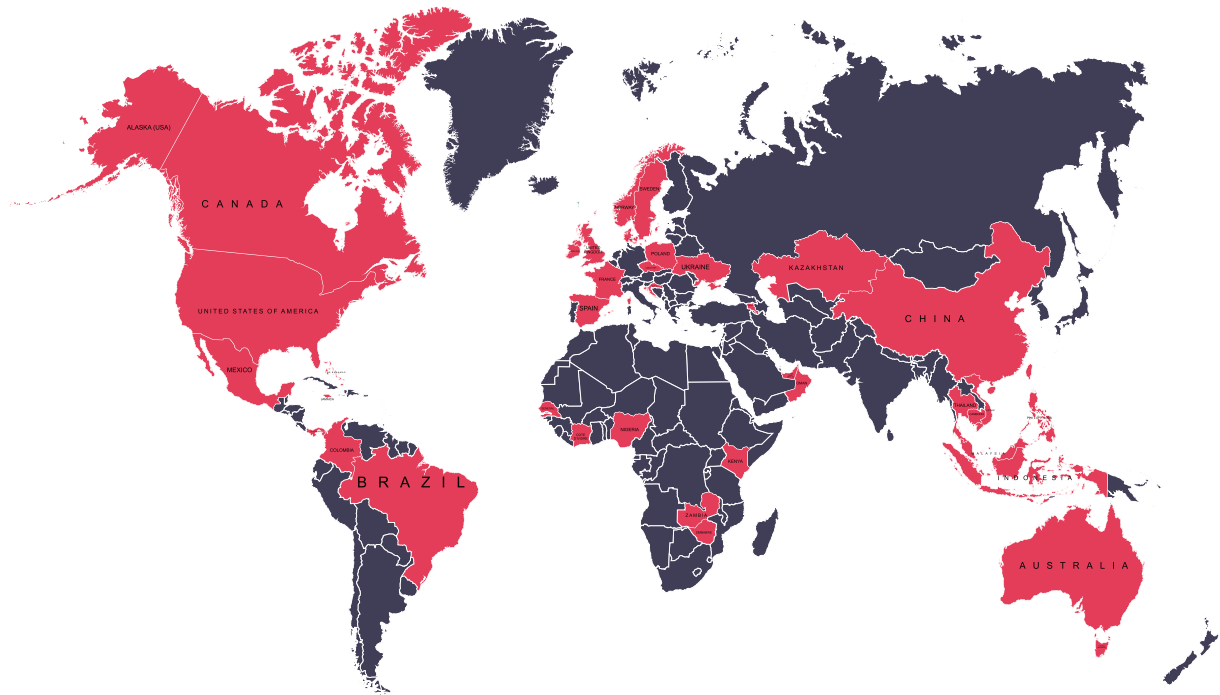
The Business Logic Builder you get with TurnKey Lender Enterprise is just as great an asset as the intelligent Credit Decisioning Engine.

This module lets you fully customize the business logic of the system from a single interface. Once you save the changes, they will instantly apply without any need to touch a line of code.

Here's what it looks like.



# TurnKey Lender geography



UK, Armenia, Kazakhstan, Spain, Ukraine, Ireland, USA, Canada, Czech, Columbia, Panama, France, Zimbabwe, Switzerland, Croatia, Mexico, Philippines, Ivory Coast, Singapore, Cambodia, Jamaica, Sweden, UAE, Australia, Poland, China, Bahamas, Norway, Brasil, Trinidad, Malaysia, Nigeria, Denmark, Vietnam, Indonesia, Kenya, Oman, Hong Kong, Senegal, and Zambia.

## TurnKey Lender's Awards



## According to users



## Success stories

Patrick McFall

President at Money Managers Co. Ltd.



MONEY MANAGERS CO. LTD.



*TurnKey Lender covers a wide scope within the lending activities. Customization has been very important. System up-time has been at 100%. Great software! Great People!*

Thrive Refugee Enterprise



*Turnkey Lender eliminated a lot of paperwork in the loan application process and significantly improved upon risk management model used by Thrive Refugee Enterprise, and also streamlined and automated loan application processing. Turnkey Lender added integration with external services and databases and set up a comprehensive reporting toolset.*

## eny Finance AG



*eny Finance is fully satisfied with the TurnKey Lender solution and its reliable team. I'm happy to recommend TurnKey Lender lending solution and services. Turnkey Lender significantly improved upon risk management model used by enyFinance, and also streamlined and automated loan application processing. Turnkey Lender added integration with external services and database, and set up a comprehensive reporting toolset for portfolio monitoring.*

## Security

Our information security and management system strictly adheres to ISO 27001:2013 (registration number SG81563E) and 9001:2015 (Quality Management Systems Requirements, registration number SIC.02.040.1709). Platform architecture also conforms to NIST and OWASP guidelines. TurnKey Lender is also accredited by IMDA Singapore, a statutory board in the Singapore government, signifying that the accredited company is a reliable partner for government and large enterprise clients.



## Customization Options and Pricing

We understand that each business is different, and you will need to adjust our platform to your needs. Our technical talent will be there to help you.

Since this is an enterprise-level product, the final quote can only be formulated upon analysis of the requirements and business needs. TurnKey Lender is fully prepared to carry out customization of pretty much any scale in the shortest time possible. You will have a dedicated project manager and an experienced team of technical staff who will make sure the system is precisely the way you want it to be.

Use TurnKey Lender Enterprise to offer your clients a superior lending experience every step of the way.

**Get in touch for a quote and a free demo, we'll be happy to talk!**

✉ [sales@turnkey-lender.com](mailto:sales@turnkey-lender.com)



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