LOAN ON CARD WITH BEYOND CREDIT

Your borrower spent the funds. Do you know where?

Solving friction across the lending lifecycle with greater spend visibility



The gap in traditional lending

Your borrower applies for a loan and receives the funds via ACH one to three days later. You disburse the funds and your involvement—and relationship—ends there.

Knowing how and where your borrowers spend the funds tells a different story. Full transaction visibility means you can stay in the relationship from approval through every purchase and beyond. That's the opportunity of personalization.

Personalization isn't optional

81%

of consumers ignore irrelevant marketing messages

96%

of consumers say they're likely to purchase when brands send personalized messages

Source: 2025 Consumer Trends Report: The State of Personalized Marketing

Transaction data: your untapped tool

Transaction data is one of the most underutilized assets in lending. By understanding real-time spending behaviors, you can accurately predict, personalize, and deliver what your customers need next.

RECENT TRANSACTIONS

The Home Depot San Diego, CA HOME IMPROVEMENT		$450.26 10/1/26
Lowe's San Diego, CA HOME IMPROVEMENT		$198.77 10/5/26
Ace Hardware San Diego, CA HOME IMPROVEMENT		$934.65 10/6/26

What personalization does

Understanding spending behaviors creates future marketing opportunities and repeat customers.

- **Intelligent cross-sell.** Frequent mechanic visits point to an upcoming auto loan. Regular home improvement store purchases open the door for a HELOC.
- **Competitive intelligence.** See where and how your customers spend.

Frequent mechanic charges → Auto loan

Regular home improvement purchases → HELOC

Relationships, not just transactions

LoanPro's Loan on Card, Beyond Credit™, gives you this spend visibility and can help you kickstart deeper relationships and greater growth opportunities.

Discover Beyond Credit

