Add lending infrastructure

A lending stack covering data, decisioning, origination, ledgering, servicing, collections, fraud and reporting.

LAYER 1 / REQUIRED

Data and verification

Collect credit, income, bank and document data.

- ☐ Data rights and permissible purpose
- ☐ Market coverage
- ☐ Freshness and dispute process

Experian — Credit and identity data
Equifax — Credit and identity data
TransUnion — Credit and fraud data
Nova Credit — Cross-border and cash-flow credit data
Ocrolus — Document and cash-flow analysis

LAYER 2 / REQUIRED

Decisioning and risk workflows

Apply eligibility, pricing and credit policies.

- ☐ Explainability and governance
- ☐ Strategy testing
- ☐ Manual-review workflow

Taktile — Decisioning workflows
Provenir — Risk decisioning
Zest AI — Credit models
TurnKey Lender — Decisioning and lending workflows

LAYER 3 / REQUIRED

Origination and onboarding

Manage applications, KYC, document collection and offers.

- ☐ Application workflow
- ☐ Identity and fraud integration
- ☐ Adverse-action support

FIS Origination Suite — Current FIS Origination Suite
Sumsub — Identity and business verification
Alloy — Identity decisioning

LAYER 4 / REQUIRED

Ledger and servicing

Maintain balances, schedules, payments and account history.

- ☐ Product and schedule flexibility
- ☐ Accounting and reconciliation
- ☐ Servicing and hardship workflows

LoanPro — Loan servicing and ledger
Finxact — Core ledger
Mambu — Lending core
TurnKey Lender — Origination and servicing

LAYER 5 / REQUIRED

Fraud, monitoring and collections

Detect application fraud and manage delinquency and compliance.

- ☐ Synthetic identity controls
- ☐ Portfolio monitoring
- ☐ Collections and complaints

SEON — Digital identity fraud
Sardine — Fraud and AML
Feedzai — Fraud controls
Unit21 — Monitoring and cases

Questions to ask providers

- ☐ Which legal entity contracts for each service and in which jurisdictions?
- ☐ Which responsibilities remain with the product operator rather than the provider?
- ☐ What are the implementation, approval, testing and migration timelines?
- ☐ How are incidents, exits, data portability and business continuity handled?
- ☐ How are adverse decisions explained and challenged?