



Let's digitalize the lending process

Lending industry dynamics and consumer financing habits are changing rapidly and a whole new breed of financial institutions is fundamentally redefining the industry's modus operandi.

Now more than ever, meeting customers' needs and speed are crucial factors, and this applies to both lenders and borrowers alike.



A fully digital experience

There are 4 key aspects that should drive any financial institution's decisions:

1. Client expectations are always more demanding in terms of the overall experience
2. More and more alternative lenders are disrupting the industry
3. Regulatory requirements are increasing
4. Operational challenges have to be faced, both from a technological and operational perspective.

CRIF supports lenders on their journey to a more efficient and productive operating model, traditionally providing information, advanced analytics, and innovative solutions to help their business grow.

Thanks to the continuous search for cutting-edge technological solutions, **CRIF** launched a new native-cloud Digital Lending Platform built in partnership with Microsoft, which allows lenders to easily activate a digital channel for the entire lending process.

Delivered in an as-a-service model only, reducing IT complexity and effort, the **CRIF** Digital Lending Platform takes advantage of all **CRIF** data, analytics, and solutions, providing a fully digital end-to-end customer experience, with customer onboarding, profiling, and instant decisions, complete with all regulatory checks such as KYC/KYB and AML.

With the **CRIF** platform, lenders can easily activate an online channel both for consumer and business requests, providing them with a fully digital experience and reducing the time taken to evaluate their applications.



CRIF is a global company specializing in credit & business information systems, analytics, outsourcing and processing services, as well as advanced digital solutions for business development and open banking.

Through continuous innovation, the use of state-of-the-art technology and a strong information management culture, **CRIF** supports 10,500 banks and financial institutions, more than 600 insurance companies, 82,000 business clients and 1,000,000 consumers in more than 50 countries across 4 continents.

For more information: www.crif.com

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