



# Future-proof Decisioning for Instalment Loans

Take the next step in growing your  
consumer credit portfolio

Whether you want to lend directly to consumers or work with partners to deliver a great experience to their customers, you expect your origination solution to deliver speed and quality of decision. But do you think about the agility to deliver ongoing change to production quickly and cost-effectively? The bar has already been set high, driven by a competitive and sophisticated consumer lending market. Zoot pushes the boundary further with an all-in-one origination solution to future-proof your business. Achieve more with less effort.



Innovate rapidly and remove constraints on growth



Turn regulatory and market change into opportunity



Constantly improve the customer experience



Give your teams full control over the entire origination process

## Benefits



Speed and quality of lending decision  
constantly improving



Fully integrated UI and  
Case Management



Faster access to better data and services  
(including machine learning)



Low-Code, Low-Integration



Sophisticated data manipulation



Composable Modularity

All-in-one means just that! Everything you need to get a smarter loan decision is fully integrated within Zoot's service so no delays and unnecessary costs. Even better – you have the option of training your teams to manage the entire service internally.

You need to deliver a slick customer journey, meet regulatory obligations and deal with high levels of competition which puts pressure on margins and response times. Use Zoot's all-in-one origination platform to turn challenges into opportunities to grow and lead the market.



Implement sophisticated risk and affordability assessments with the right decisions for borrowers and the business



Segmented strategies to deliver fast quotations (via soft CRA searches) and final decisions



Build your wallet share by cross-selling additional products from your portfolio



Deploy case management seamlessly integrated with automated decisioning to deliver most value

## Consumer Duty

Turn regulation into great customer experience



Integrate automated communications about customer options and application progress



Comprehensive reporting to fulfil management monitoring duty



Generate alternative offers to give the customer control to choose what is right for them



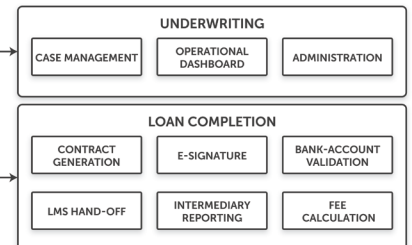
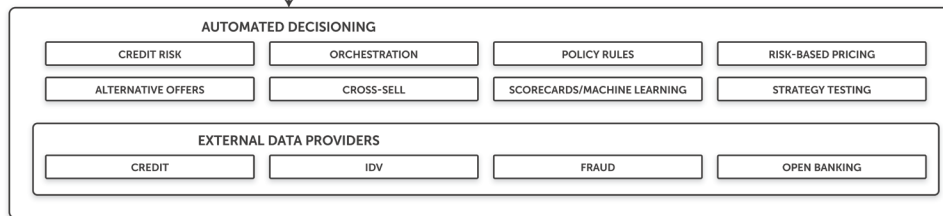
Access better data sources such as Open Banking to gain a full customer view

### INPUT CHANNELS



### DEAL PROCESSING

APPLICATION CAPTURE THROUGH API OR WEB SCREENS



### ADMIN & REPORTING



### LENDER



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