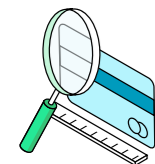# Lending

RAILZ

Railz Solution

Railz helps companies make fast, strong, calculated decisions about the creditworthiness of businesses. This includes optimizing the credit approval and monitoring process, streamlining the loan origination and servicing process, and providing real-time visibility into loan status and performance.

Objective

Streamline SMEs' credit approval and monitoring process with real-time financial statements, credit insights, and ratios.

Digitize and automate loan origination and servicing process, including loan application, credit check, and record keeping, while reducing manual effort, errors, and regulatory risk.

Automate loan reconciliation and delinquency management to provide lenders with real-time visibility into loan status and performance, improve portfolio management, reduce costs, and enhance borrower satisfaction.

Approach

1

Sandbox Mode
Use Sandbox Mode to observe and understand the reports provided by the Railz API. Explore our endpoints and financial ratios to understand what data will serve your underwriting best.

2

Develop your Application Logic
Integrate with the decided endpoints to obtain financial information for credit decisioning, analysis, and monitoring, as part of your application or loan management process.

3

Onboard your Customers
Onboard customers using Railz Sites for a no-code solution or Railz Connect for a low-code solution that can seamlessly integrate with your application as you onboard, service, and monitor your loans.

4

Analyze your Customer's Data
Use Railz Dashboard to easily visualize reports and data with no coding required, or use our Reports and Visualization SDK to visualize financial data and analytics fetched from the Railz API endpoints as part of your loan origination, servicing, or monitoring applications.

Commonly Used Endpoints

GET	/apAging	GET	/arAging	GET	/balanceSheets
GET	/cashflowStatements	GET	/creditScores	GET	/financialBenchmarking
GET	/financialForecasts	GET	/financialRatios	GET	/fraudRiskMetrics
GET	/incomeStatements	GET	/probabilityOfDefault	GET	/taxBenchmarking

Expected Outcomes

The objectives aim to optimize credit and loan origination processes by improving workflows, accuracy, and real-time loan status monitoring, reducing manual effort, and lowering operational costs. This will result in faster loan approvals, higher loan portfolio quality, improved borrower satisfaction, and lower delinquency, default, and charge-off rates. Additionally, the loan-to-value and debt service coverage ratios can be monitored.

- Assess financial health of small businesses
- Automate loan underwriting process
- Access Railz's advanced risk management technology
- Improve loan performance and reduce risk exposure
- Enhance loan management throughout the duration of the loan
- Identify new revenue opportunities
- Comply with regulations

Railz Score

702
300   Very Good   850

As of 30 Apr 2021