

How UBIZ modernized its lending operations and fueled growth with LoanPro and Rapid Finance

Client opportunity

UBIZ, a non-profit Community Development Financial Institution (CDFI) dedicated to serving minority and disadvantaged businesses, faced significant operational challenges brought on by its outdated loan management system. Frequent system breakdowns and long turnaround times for issue resolution limited its ability to grow its lending program and prevented UBIZ from delivering on its commitment to customer satisfaction. UBIZ needed a modern solution that could address these issues and enable them to scale.

Solution & implementation

UBIZ tapped LoanPro and Rapid Finance to modernize its lending tech stack. Rapid Finance's loan origination system (LOS), Decisioneer, was selected in combination with LoanPro's modern lending and credit platform. The selection was easy since LoanPro and Decisioneer had a pre-built integration.

During implementation, UBIZ's lean team needed support in navigating evolving regulations and maintaining private funding compliance. LoanPro and Rapid Finance not only provided the necessary tools, but also acted as trusted advisors, guiding UBIZ through the optimization of its operations during install, training, and onboarding.

Streamlined operations

UBIZ's previous system caused disruptions at every touchpoint, with issues often taking a week or more to resolve. "Every time you touched something, something broke," said Alisa Bray, Director of Operations, Portfolio Management & Programs. Even routine tasks, like issuing new login credentials, were cumbersome and costly. By partnering with LoanPro and Rapid Finance, UBIZ eliminated operational downtime and removed unnecessary costs, providing a stable foundation for growth. Supported by two modern solutions, UBIZ could reframe its approach to business operations, focusing on what was possible rather than on limitations.



Working with LoanPro and Rapid Finance reframed our perspective on business operations – we're not focused on what we can't do but rather what's possible.

Alisa Bray, Director of Operations, Portfolio Management & Programs

Elevated customer experience

Decisioneer's white-label solution made it easy for UBIZ customers to interact with their loans by providing a seamless, UBIZ-branded interface. The platform's configurable workflows, rules, and communication modules streamlined the customer journey, empowering customers to manage their accounts more effectively, from application to approval. Decisioneer also helped UBIZ simplify offer management and closing process, making the process faster and more accurate.

Once a loan was issued, the transition to LoanPro's platform was seamless, allowing UBIZ to manage ongoing loan servicing. LoanPro's Customer Portal allowed UBIZ customers to manage their own accounts, making tasks like reviewing loan status and uploading documents easy. This revamped experience is set to not only improve customer satisfaction but also allow UBIZ to streamline operations and better serve its community.

Lending product expansion

By integrating these two technology solutions, UBIZ transformed its operations, positioning itself to scale and diversify its loan offerings in the near future. "We knew we could grow with you guys," said Alisa, highlighting the trust UBIZ has in the partnership. LoanPro's composable architecture, paired with Decisioneer's dynamic decisioning technology, gave UBIZ the assurance it could manage a diverse portfolio while preparing for a potential expansion into other forms of lending. With real-time, accurate data for more informed decision-making, UBIZ plans to build and launch new products.



Rapid Finance went above and beyond as a vendor—this migration would not have happened without them. Thanks to the dedicated IT support and guidance, I can clearly visualize how we will capitalize on the LoanPro platform to continue building a better experience internally and for our customers.

Alisa Bray, Director of Operations, Portfolio Management & Programs

The partnership between UBIZ, LoanPro, and Rapid Finance successfully resolved operational challenges, while positioning UBIZ for sustained growth and innovation. With a modern lending platform and the right strategic support, UBIZ is empowered to better serve its community and pursue new opportunities with confidence.