



BUY NOW, PAY LATER ORIGINATION

900 Million Consumers Across the Globe are Projected to Use Buy Now, Pay Later by 2027*

Accelerate your Buy Now, Pay Later solution's time-to-market, enhance decision-making processes through advanced automation, and expand your customer base while mitigating risk by leveraging Zoot's Loan Origination System.

100x

Process Decisions Up to
100x Faster

30%

Get Up & Running 30% Faster
with Expert Implementation

400+

Access 400+ Ready to Use
Connections

Buy Now, Pay Later Market Acceleration

SUSTAINABLE EXPANSION

Ensuring long-term business growth through strategic planning and resource optimization.

OPTIMIZING OPERATIONS

Enhancing efficiency and productivity by streamlining processes and improving connectivity between systems.

STREAMLINED COMPLIANCE MANAGEMENT

Auditability and compliance management made easy with Zoot.

LIMITLESS HORIZONS

Enhance your system with prescreen, fraud detection, and more for increased insights and functionality.

Most BNPL providers operate as stand-alone systems, forcing businesses to hand off the lending process and manage servicing separately. Our BNPL module connects directly to your existing e-commerce and servicing workflows.

The result is a fully integrated experience that keeps your customers within your ecosystem and gives complete visibility from offer to repayment.



By connecting real-time data sources across identity, credit, and ability to pay, you can make confident, compliant decisions in seconds.

Support emerging loan types like BNPL to bolster growing demand for new payment options.

Meeting Your Needs, Exceeding Your Goals

Zoot presents an array of adaptable to installment origination solutions, expertly designed to optimize operations and elevate overall performance for your organization.

Our diverse solutions are tailor-made to fit your unique needs.

Base Installment Loan Package

The essential tools & features your organization needs to quickly stand-up or modernize a competitive installment loan stack.

Industry Leading Technology:

2-6 Week Implementation**

Flexible Platform Grows with You

The Essential Tools to Drive Profitable Growth:

- ✓ Single API Connection
- ✓ Includes up to 5 Offer Assignment Modules
- ✓ Advanced Underwriting
- ✓ Customizable Policy Attributes

Professional Installment Loan Package



Our most popular solution, everything you need for rapid implementation & integration of advanced logic, data providers, and decisioning.

Everything You Need from Base:

- ✓ Industry Leading Technology
- ✓ Flexible Platform Grows with You
- ✓ Single API Connection
- ✓ Custom Credit Card Products
- ✓ Advanced Underwriting

Plus the Right Additions to Level-Up Your Loan Assignment Program:

- ✓ Fully Customizable Decision Rules & Logic
- ✓ Ability to Integrate Any Data
- ✓ 24 / 7 / 365 Platform Monitoring & Support

Elite Installment Loan Package

Combine tailored development, intelligent automation, & actionable data integration to streamline operations and deliver personalized customer experiences.

Guidance & Support for Any Project:

Our Elite Installment loan package empowers financial institutions with a robust, customizable platform designed to meet the demands of modern offer assignment modules. From tailored product development to scaled agile delivery, we partner with your team to co-develop or fully engineer solutions that match your vision.

Your Ideas Put Into Action

- ✓ Consultative Approach
- ✓ LOB, Division, or Enterprise-Wide Capable

* Global E-Commerce Buy Now Pay Later Market Size, Share, Industry Analysis Report By Product Type - market.us

** Implementation time may vary based on platform complexity & documentation support. Professional & Elite LOS implementations are subject to platform requirements and sizing.

Powering Your Success, Together with Zoot

With Zoot, banks and credit unions gain a trusted partner that delivers stability, flexibility, and unmatched processing power - built for the demands of today's banking environment.

Our expert teams combine decades of experience with a commitment to world-class service, and our solutions are designed to help your organization navigate complexity, accelerate profitable growth, and improve customer experiences. With Zoot, you can:

- ✓ Acquire More of the Right Customers
- ✓ Enhance Customer Experiences
- ✓ Streamline Operations
- ✓ Turn Data into Actionable Intelligence

Whether processing millions of transactions in real time or enabling data driven insights at scale, Zoot provides the efficiency and speed required for long-term success.



It Starts with Zoot

Schedule time with Zoot's consultative team to discuss the best fit for your organization.

Email: sales@zootweb.com

Phone: (406) 556-7555

Scan to Learn More



zootsolutions.com