



INSTALLMENT LOAN ORIGINATION

Global Installment Loans Market Size is Expected to Reach \$28.09 Billion by 2035*

Modern borrowers expect immediacy, and Zoot's technology delivers it. Our decisioning engine evaluates identity, credit, and affordability data in real time, empowering lenders to approve qualified applicants within seconds.

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

Reimagine your installment lending, and decisioning technology built for changing market demands.

STREAMLINE OPERATIONAL FLOW

Enhance credit evaluation, reduce manual intervention, and boost productivity with automated verification.

CONFIDENCE & CONTROL

Rule-driven decisioning equips lenders to adapt to policy changes instantly without sacrificing oversight or compliance.

BUILT-IN AGILITY AND ASSURANCE

Lenders can evolve their origination workflows to match market shifts, and new product launches.

Zoot's installment loan origination platform allows lenders to simplify complex workflows while preserving precision and oversight.

With manual steps minimized and data automatically validated, your team can focus on growth initiatives, product optimization, and deliver experiences that build long-term loyalty. gives complete visibility from offer to repayment.



By combining these data streams within a unified workflow, lenders can confidently issue accurate, compliant installment loan decisions instantly.

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

Meeting Your Needs, Exceeding Your Goals

Zoot's installment loan package empowers financial institutions with a robust, customizable platform designed to meet the demands of modern offer assignment modules.

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

* Installment Loans Market Size, Share, Growth, and Industry Analysis, By Type (Auto Loans, Mortgages and Personal Loans and Student Loans), by Application (Storefront and Online), and Regional Insight and Forecast From 2026 to 2035.

** 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.



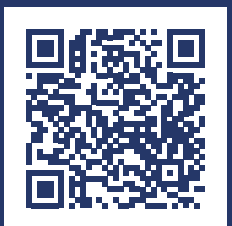
It Starts with Zoot

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

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