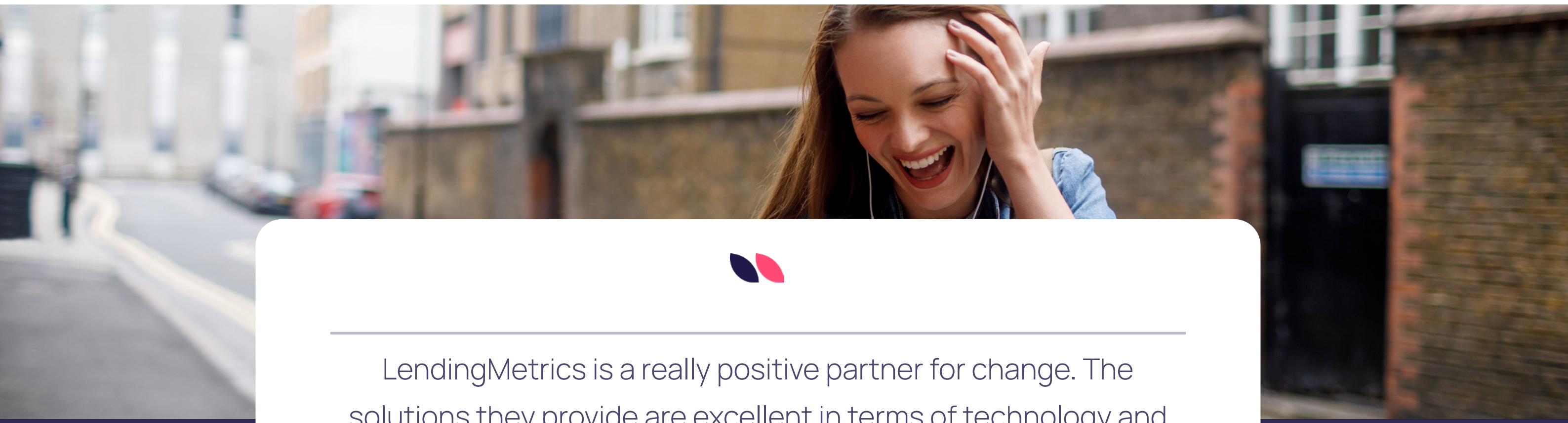

LendingMetrics is a really positive partner for change. The solutions they provide are excellent in terms of technology and usability, and they also have a great staff and support network.

Matt Wood, Chief Risk and Information Officer at Propensio Finance

Customer story

Scaling Modern Lending Operations through Automation

About Propensio:
Propensio Finance is a specialist finance provider offering affordable access to finance for home improvements, renewables and accessibility products.

Their mission is to deliver inclusive and responsible finance solutions, supporting customers who may not be well served by mainstream lenders.

Established: 2010

Head Office: Rotherham, UK

Industry: Specialist asset finance

Products: ADP, OBV, LMX

Key highlights:

- 300% lending volume increase the year following implementation
- Two-thirds of underwriting decisions are now automated
- Average decision time reduced from several days to hours

The Challenge

Prior to working with LendingMetrics, all underwriting at Propensio was conducted manually. As application volumes increased, it became clear that this approach was not scalable and would limit the organisation's ability to grow efficiently.

In addition, their reliance on manual data collection, including customer-submitted bank statements, introduced operational friction and increased the risk of inconsistency and human error.

The Solution: Scaling Decisioning Through Automation

To support growth and improve scalability, Propensio implemented the Auto Decision Platform (ADP) in 2022, introducing automation across their credit decisioning processes. This enabled a significant proportion of lending decisions to be automated, while ensuring more complex or borderline cases were appropriately referred for manual underwriting.

The introduction of automation has been instrumental in their growth:

LendingMetrics

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- 300% lending volume increase the year following implementation
- In 2025, lending volumes were 350% higher than in 2022
- Two-thirds of underwriting decisions are now automated
- Volumes scaled without a proportional increase in headcount

Faster Decisions Through Open Banking

The introduction of OpenBankVision (OBV) transformed how Propensio accessed customer banking data. Manual bank statement collection was replaced with direct, digital access to customer transaction data.

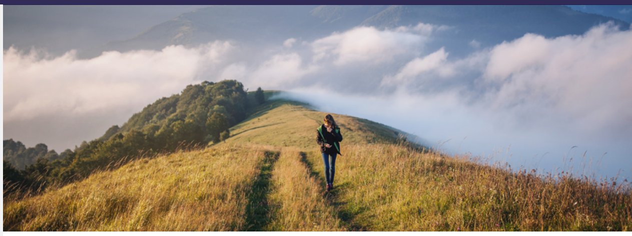
This materially reduced turnaround times:

- Average decision time reduced from several days to hours
- Improved data consistency and reduced manual handling
- Faster outcomes for customers and partners

The Future

As Propensio continues to scale, the business is focused on consolidating their foundations across process and technology. While ADP is currently central to credit decisioning, there is scope to extend its use into other areas, including collections strategy.

Propensio is focused on maintaining control and performance as its customer base grows, working closely with LendingMetrics as a long-term partner for change.



LendingMetrics

LendingMetrics is a multi-award-winning financial technology and data specialist. Our Auto Decision Platform (ADP) leads the way in assisted decisioning in the financial services sector, allowing lending approvals to be made in seconds rather than days. Since it was launched in 2016, ADP has permitted businesses to rapidly deliver increased lending volume, improve decision quality and reduce overheads.

The platform utilises proprietary data solutions and is linked to all major credit rating agencies (CRAs) as well as other third parties, including Open Banking platforms. LendingMetrics is registered as a CRA and AISP Open Banking provider and is authorised and regulated by the Financial Conduct Authority.

Contact us today to learn more about our suite of multi-award-winning products.

lendingmetrics.com/contact