INFORMED

CONSUMER LENDING

Every manual review slows a good borrower.

Every miss funds a bad one.

Personal loans, unsecured lending and HELOCs face two problems at verification: slow document review and fraud that slips through. Here's where each one costs you and how lenders fix both.

THE NEW BAR

Leading lenders no longer review every file by hand

Costs, delays and fraud are exacerbated by manual reviews. Here's what one Informed client gained after automating document checks.

70%
reduction in manual review time

40%
faster funding on clean files

3x
improvement in early fraud detection

Source: Informed client

THE BOTTLENECK

Where document review and fraud cost you

Document requests

Pay stubs, bank statements, W-2s and IDs get requested after approval. Each upload sits in a review queue while the borrower waits.

Income math

Stated income has to match pay stubs, deposits and DTI rules. That's where slow reviews and inflated incomes both hide.

Fraud with no collateral

An unsecured loan has nothing to repossess. An altered pay stub that gets funded becomes a loss.

CURRENT LANDSCAPE

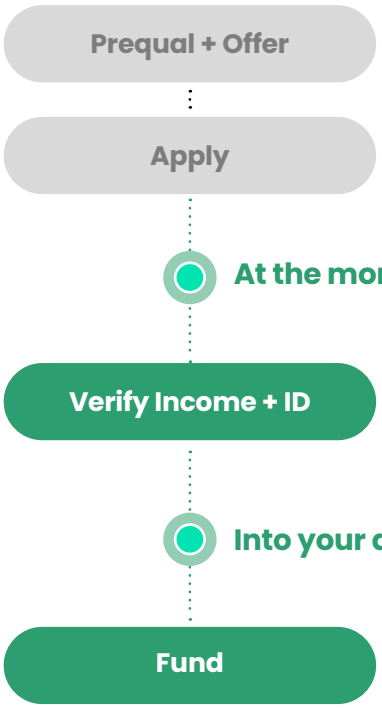
- **$281B+** *in unsecured personal loan balances, a record, up 9.6% year over year*
- **19.5%** *year-over-year growth in personal loan originations*
- **33%** *of US consumers say exaggerating income on a loan application is OK in some cases or normal*

Sources: TransUnion Q2 2026 Credit Industry Insights Report; FICO U.S. consumer survey (2024)

THE VERIFICATION LAYER

Where Informed fits in the consumer loan flow

Your credit model, offers and funding stay as they are. Informed verifies documents and screens for fraud between approval and a fundable file.



At the moment of upload

A branded text or link collects pay stubs, bank statements, W-2s, ID and, for HELOCs, mortgage and insurance documents, with real-time upload guidance.

Automated verification

Each document is checked against your policy and screened for alterations in session: paystub math, deposits vs. stated income, DTI inputs, name and address match.

Into your decision flow

Clean files go straight to funding by webhook. Reviewers see exceptions only, each with a specific defect or fraud flag, instead of opening every file.

See how leading lenders verify documents faster and catch more fraud.

We'll walk through how lenders cut document review time and caught more fraud after automating document checks, and what that could mean for your volume. Then you can run a sample of your own files in a sandbox.

Book a 20-min discovery call

Layer fraud screening on every consumer loan file

Altered and AI-generated pay stubs, bank statements and bills are flagged before anyone opens the file.

50%
increase in fraud capture rate

4B+
data points in the fraud network

60+
lenders contributing to the network

$75M+
in fraud losses avoided across Informed clients