

# Credit-as-a-service

A digital banking revolution

N26

## The Challenge.

N26 wanted to launch a personal loan product in France, with a partner that could develop an offer that was both 100% digital and extremely ergonomic, integrated on the app. To do so, they needed to leverage a credit-as-a-service solution.

## About N26.

N26 is a German mobile banking company that disrupted the financial industry. They have taken advantage of the new regulation and adjusted their services to it. Their focus is to develop and offer their own products and solutions while still partnering up with third parties to offer customers more than just a personal finance app.

## Younited Business Solutions.

Younited Business Solutions is the dedicated partnership branch of Younited, a leading European fintech specialised in online lending, founded in 2009 in Paris. Our mission is to enable our partners to launch or modernise a lending business, be it as a banking product (for Financial Institutions) or as a payment method (for Merchants). Active in 5 markets, Younited has more than 370 employees and is one of Europe's fastest growing companies.

## The Solution.

The solution envisioned for this partnership needed to match N26's needs and be implemented at lightning speed.

Younited Credit adapted its loan decision process and standards to N26 workflows and UX. The customer has only to provide his ID and bank credentials to subscribe to a full amortizing loan.

- Financing solution up to 84 instalments
- 100% digital subscription funnel, fully integrated into N26 app
- Increased customer base and loyalty

## Delivery.

Our common DNA allowed a very close collaboration between our products & IT teams.

- 1 dedicated team to carry out setup & launch
- 3 months from start of UX workshops to go-live

Our disruptive credit-as-a-service solution leverages **aggregated banking data** thanks to innovative technologies following the 2nd European Directive on Payment Services (PSD2)

## Key Results & Learning.



**5 to 10 min**

needed to subscribe to a personal loan on N26 app



**+1000**

Monthly requests

younited  
business solutions.