

**YARDLINE**

# Fintech Innovator Yardline Provides Business Capital at eCommerce Speed

## CHALLENGE

- Data aggregation doesn't provide a complete picture of borrowers' cash position
- eCommerce entrepreneurs expect immediate financing decisions

## SOLUTION

- Ocrolos and Plaid integrated within Yardline's proprietary, user-friendly financing model
- Yardline now empowered to give **same-day approvals** for most funding requests

Created in 2020 by fintech pros with a deep understanding of online marketplaces, [Yardline](#) rapidly built a successful business model to address eCommerce entrepreneurs' primary pain point: access to capital to accelerate growth. One key to Yardline's successful funding model is an experienced, marketplace-agnostic approach, with a proprietary financing structure that serves professional sellers on Amazon, eBay, Etsy, Shopify, and other platforms.

"APIs have played an important role in building out our SaaS financing infrastructure," explains Dennis Chin, Head of Strategic Initiatives. "The challenge we faced was unobtrusively obtaining borrower data to make quick financing decisions."

Yardline taps into financial institution data via Plaid. However, many of the entrepreneurs they work with don't have banking access via aggregated data, so the Yardline underwriting team was manually reviewing each banking statement. This manual process required underwriters to have a keen eye for transactions, identifying critical items like outstanding debt from other lenders, overdraft fees, and any suspicious activity.



While Yardline's success is largely due to the expert-level capacities of their team and their willingness to take a hands-on approach to financing, minimizing the risk of human error and making the approval process as accurate and expedient as possible was the top priority.

"This is where Oculus really shines," says Chin. "eCommerce entrepreneurs don't want to spend time recreating statements on other platforms if they can't make the aggregator connection. With Oculus, they can easily upload bank statements, and in under two hours, we have the data digitized and (more importantly) analyzed against the risk analytics, from a cash flow perspective."

Using Oculus to digitize bank statements and generate core cash flow analytics now provides Yardline customers with a low-effort way to submit documentation. Including transactional financial data from borrowers, Yardline automatically plugs this data into its own credit models to access credit risk factors and commit to same-day underwriting decisions. When potential customers are selecting an advance, these fast approvals are a competitive advantage over traditional and other online lenders.

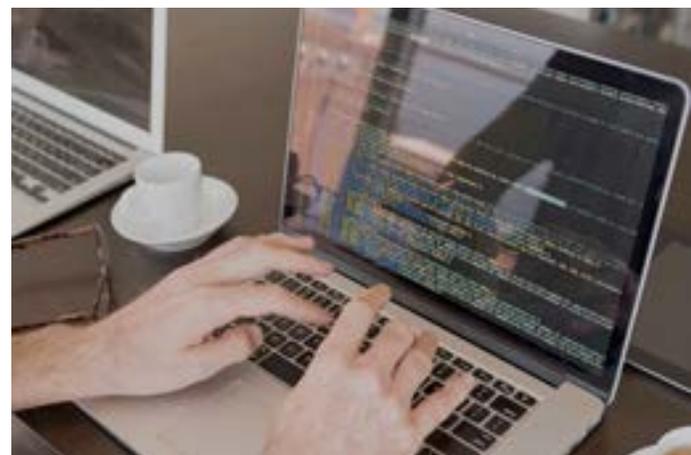
## Quicker Funding and Better Decisions

"Outside of the credit scoring models, we use Oculus as a cash flow reconciliation tool," continues Chin. "Our engineers have done a fantastic job building marketplace integrations that give us transparent access to selling and payment data, which we use to reconcile with the bank statement data from Oculus."

This infrastructure complements Yardline's operational expertise in eCommerce to help entrepreneurs scale their businesses. Their knowledge of marketplace businesses supports confident, larger funding offers to entrepreneurs on the path to growth.

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Dennis Chin, Head of Strategic Initiatives  
*Yardline*



“Brick and mortar businesses that go to a traditional bank often experience a process where data is collected and weeks or months pass before they receive a decision,” said Chin. “A bank doesn’t know how an eCommerce business works. Most online entrepreneurs don’t fit legacy lender models, and furthermore, couldn’t work with the delays. Yardline was specifically built for eCommerce businesses, and all of our processes and systems are designed to provide better and quicker decisions that reflect our unique understanding of the space.”

As a fintech first, Yardline sets themselves apart from other investors by constantly seeking ways to innovate and expedite the financing process. Utilizing integrative technologies that foster a data-driven and secure means to get funding is part of Yardline’s approach toward democratizing access to capital.

“Making faster, better decisions with technology like Ocrolus helps us quickly analyze data and identify points of concern for credit risk,” concludes Dennis Chin. “We originate more financing, increase mitigation against credit risk, and improve the customer experience.”

This means business owners receive unbiased funding offers that are tailored to their projected success in real-time. Yardline, in partnership with Ocrolus, is helping more e-commerce sellers achieve the entrepreneurial dream—at record speed and with minimum hassle.

