The 90-Day Lending Checklist for Startups

Once the strategic, regulatory, funding, credit, operational, and technology decisions are made, the next question is: How do you actually get from planning to your first loan? A structured 90-day launch plan can help align the business, compliance, operations, and technology teams around a common goal.

Days 1–30: Strategy, Requirements & Design

	Business & Product
☐	Finalize target borrower and lending product
☐	Define loan amounts, terms, pricing, and fees
☐	Establish portfolio and origination targets
☐	Model unit economics and expected portfolio performance

	Regulatory & Compliance
☐	Identify applicable licensing requirements
☐	Confirm target states and jurisdictions
☐	Define KYC/AML and identity requirements
☐	Identify disclosure and reporting requirements
☐	Establish compliance ownership

	Credit & Risk
☐	Finalize credit policy
☐	Define underwriting criteria
☐	Identify required data sources
☐	Establish approval rules and exception processes
☐	Define initial fraud and risk controls

Technology & Operations	
☐	Map the end-to-end borrower journey
☐	Define origination and servicing workflows
☐	Identify required integrations
☐	Define operational roles and responsibilities
☐	Select or configure the lending technology stack

Milestone: The business should have a clearly defined lending product, operating model, credit strategy, technology architecture, and launch plan.

Days 31–60: Build, Configure & Integrate

Origination	
☐	Configure application workflows
☐	Configure underwriting and decisioning
☐	Build offers and approval workflows
☐	Configure loan documentation
☐	Integrate e-signature

Servicing	
☐	Configure loan products and schedules
☐	Establish payment processing
☐	Configure statements and borrower communications
☐	Establish delinquency and collections workflows
☐	Configure modifications, payoffs, and other servicing scenarios

Integrations	
☐	Connect credit data providers
☐	Connect KYC/identity providers
☐	Connect bank or alternative data sources
☐	Connect payment providers
☐	Establish accounting and reporting integrations where required

Operations	
☐	Document standard operating procedures
☐	Establish approval authorities
☐	Define exception handling
☐	Establish customer support processes
☐	Build portfolio reporting and dashboards

Milestone: The core lending environment should be configured, integrated, and ready for end-to-end testing.

Days 61–90: Test, Train & Launch

Testing	
☐	Test the complete borrower journey
☐	Test credit decisioning
☐	Test document generation and signing
☐	Test funding and payment flows
☐	Test servicing scenarios

Testing *(continued)*

☐	Test delinquency and collections workflows
☐	Validate reporting and audit trails

Compliance & Risk

☐	Complete compliance review
☐	Validate required disclosures
☐	Review credit decisioning
☐	Validate KYC/AML processes
☐	Confirm data security and access controls

People & Operations

☐	Train lending operations teams
☐	Train customer support
☐	Establish escalation procedures
☐	Conduct operational simulations
☐	Confirm ownership across the lending lifecycle

Launch

☐	Complete user acceptance testing
☐	Run pilot loans
☐	Validate funding and servicing
☐	Establish launch-day monitoring

Launch *(continued)*	
☐	Define portfolio performance KPIs
☐	Move into production

Milestone: The organization is ready to originate, service, monitor, and support live loans with the processes and technology required to scale.

The lenders who hit 90 days aren't the ones who move fastest. They're the ones who don't have to rebuild. They start on a platform where the credit rules, the workflows, the documents, and the servicing logic all live in one place, so a change in one spot updates everything downstream instead of starting a new project.

That's the difference between launching in a quarter and still configuring in month seven.

See what your 90 days could look like.

Book a demo and we'll walk through your product, your credit policy, and your launch timeline, and show you exactly how TurnKey Lender can support you.

Schedule a Demo