



Satisfy CRA Requirements

Make a Difference in Your Community with Finli

The Community Reinvestment Act (CRA) offers Financial Institutions (FIs) a unique opportunity to support economic growth in low- and moderate-income (LMI) communities. Finli partners with FIs to provide seamless compliance tracking and data reporting for CRA-qualifying activities, particularly those that empower Small-to-Medium Businesses (SMBs) in underserved areas.

By leveraging Finli's suite of digital tools—secure online payments, digital invoicing and quotes, client relationship management, and price and inventory tracking—FIs can boost CRA credits through scalable, impactful services. This paper outlines Finli's features that support CRA compliance, helping prospective FI partners see the clear value in using Finli to meet CRA objectives.

Overview of CRA and Finli's Role in Supporting Compliance

The CRA requires FIs to address credit needs in LMI communities. The latest regulations under 12 CFR 25.04 have broadened the scope of qualifying activities, highlighting a need for robust data collection and tracking. Finli's platform supports FIs by integrating CRA tracking directly into SMB operations, enabling FIs to document loans, investments, and community-focused services that align with CRA goals. Finli's digital tools streamline compliance and reporting, positioning FIs to earn CRA credits by empowering SMBs through technology and financial tools.

Finli Tools Supporting CRA-Qualifying Activities for SMBs

Finli's digital tools allow FIs to support CRA-qualified activities by providing accessible, digital services that benefit SMBs in underserved areas. These tools align with key CRA categories, making it easier for FIs to qualify for CRA credits.



Secure Online Payments



Digital Invoicing and Quotes



Client Relationship Management



Price and Inventory Tracking



Secure Online Payments

Secure online payment capabilities make it easier for LMI-area SMBs to process transactions, which can foster community engagement and economic development. This aligns with CRA goals by promoting financial inclusion and accessibility, supporting FIs' efforts to provide necessary financial services to underserved businesses.



Digital Invoicing and Quotes

Finli's digital invoicing and quotes streamline financial documentation and transactions for SMBs. This service helps businesses enhance their record-keeping and cash flow management, particularly critical in LMI areas. FIs benefit by being able to document CRA-qualifying activities, such as small business loans that support efficient business operations in LMI communities.



Client Relationship Management

Client relationship management supports SMBs by helping them maintain and grow their customer base, fostering local economic stability. For FIs, Finli's CRM tool offers an avenue to support SMB growth and stability in underserved areas, an activity that aligns with CRA's economic development goals. This tool also provides valuable data for reporting community impact and small business support under CRA regulations.



Price and Inventory Tracking

Finli's price and inventory tracking tool enables SMBs to monitor product availability and set competitive pricing. In CRA terms, supporting such operational efficiency within SMBs can be reported as economic development support, contributing to CRA credits when targeted at CRA-eligible businesses or LMI communities.

Enhanced Reporting and Data-Driven Compliance with Finli

The Finli Partner Portal provides FIs with a comprehensive, digital tool for

CRA compliance, facilitating real-time insights and streamlined reporting based on data gathered through Finli's suite of SMB support products. This portal consolidates crucial data from digital invoicing, quotes, online payments, client relationship management, and inventory tracking into a single, easily accessible dashboard.

The Partner Portal's features help FIs meet CRA reporting requirements efficiently:

Automated Documentation

The portal categorizes and documents each CRA-qualified activity, creating a transparent record that can be accessed anytime for audits or regulatory reviews. By eliminating manual data entry, the portal enhances accuracy and ensures compliance with CRA standards.

Customizable Compliance Reports

Designed to align with CRA's specific requirements, the Partner Portal generates fully customizable compliance reports. FIs can compile data into formats required by CRA regulators, with the flexibility to highlight key activities, monitor progress on CRA goals, and prepare documentation for regulatory filings seamlessly.

Real-Time Insights

Through real-time analytics, FIs can monitor the impact of their SMB client base across CRA-eligible activities. The portal's dashboard displays up-to-the-minute data, empowering FIs to adjust strategies, engage with community programs, and maximize CRA credits. This agile, data-driven approach ensures that FIs can track CRA progress effectively, facilitating proactive management of their community investment goals.

By partnering with Finli, FIs gain a streamlined approach to CRA compliance while enabling SMBs in LMI communities with essential digital tools. Finli's secure payments, digital invoicing, CRM, and price and inventory tracking support both operational efficiency and CRA compliance goals, enhancing community impact and simplifying the documentation process. This partnership positions FIs to maximize CRA credits while contributing meaningfully to local economic growth, financial inclusion, and small business sustainability.