Powering developer finance with data-rich construction workflows

FinTech banks need structured, verifiable project data. HBXL delivers it. *House Builder Pack 360* is HBXL's soon-to-be launched, fully integrated software suite for SME builders and developers, capturing the cost, design, compliance, and builder credentials that lenders need to validate feasibility and approve development finance.

With 25 years of experience and a £4M+ investment, HBXL provides a direct channel into thousands of UK housing projects annually - at least £500MN in value - giving lenders high-quality data at scale.

01 How HBXL supports FinTech Banks

1. Verified Project Data
- Full cost breakdowns from *EstimatorXpress* with complete audit trails.
- Plans and specifications from *PlansXpress* with compliance tagging.
- Builder credentials, insurance, accreditations, and training records captured in one system.

2. Faster Lending Decisions
- API integration delivers data directly into underwriting workflows.
- Removes the need for manual uploads, spreadsheets, and fragmented documents.
- Structured outputs enable automated risk scoring and quicker approvals.

3. Transparency & Risk Management
- Historical build data, completion rates, and financial summaries available.
- Project timelines, milestones, and live updates tracked through *BuildProjex*.
- Supporting documents (planning permission, contracts, land ownership) stored and shared securely.

4. Confidence in Builder Capability
- HBXL's compliance-ready outputs ensure builders meet lender standards.
- Track record and workforce training data support credibility checks.
- Transparency reduces risk for lenders and accelerates loan deployment.

02 The Strategic Opportunity

By integrating HBXL, FinTech lenders can make faster, smarter, and lower-risk finance decisions - while tapping into a developer market worth billions in the coming years.

03 Let's talk

Partner with HBXL to: Access structured, verifiable project data | Automate and accelerate underwriting | Improve transparency and reduce lending risk

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Introducing high quality builder-first data, captured from our end-to-end digital solution