

SoFi
transforms affiliate
compliance from
manual burden
to **automated
advantage with
impact.com**



Situation

Navigating the complexities of financial services compliance

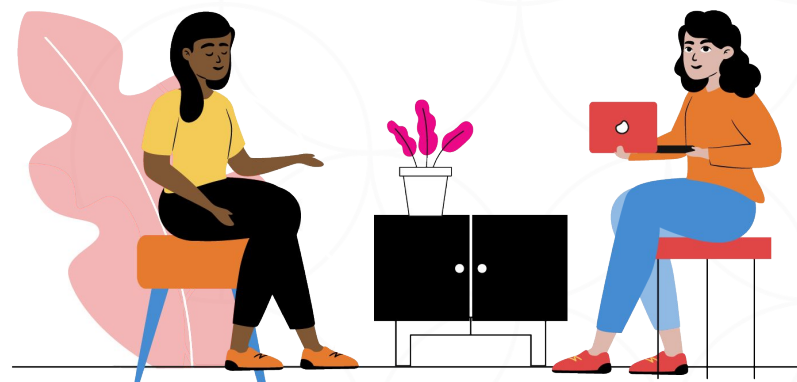
When affiliate partners misrepresent loan terms or investment risks, financial services companies face more than consumer complaints — they face regulatory penalties that can run into the millions of dollars. For [SoFi](#), maintaining compliance across third-party affiliate partners is essential.

Compliance is a top priority for SoFi, and **monitoring thousands of URLs across partner sites can be a time-consuming process** without systemic support.

SoFi's strategic goal was clear: enable its marketing team to focus on strategy and growth by implementing processes that would take some manual compliance monitoring and safely automate key steps. This meant finding a solution that could handle compliance execution while allowing the team to focus on compliance oversight.

Financial services affiliate marketing is subject to strict regulatory oversight. Partners must navigate complex requirements, making proactive monitoring across hundreds of partner promotions not just helpful — but legally essential.

SoFi needed a solution that could deliver this level of oversight while allowing its team to focus on growth.



About

SoFi

[SoFi](#) is a financial services company that provides a range of products and services, including student loan refinancing, personal loans, and investment services.

Everything SoFi does is focused on helping members get their money right. The team is committed to constantly innovating and developing tools that give members what they need to achieve their goals.



Solution

A holistic approach to compliance and growth

SoFi required a **platform capable of managing its complex affiliate program** while delivering an integrated compliance solution. To achieve this, SoFi partnered with impact.com and adopted a holistic, platform-based strategy centered around the Regulated Compliance product.

Leveraging automation and expertise

At the heart of the solution was impact.com's **Regulated Compliance product**, paired with the **specialized expertise of their compliance services team**.

These professionals brought a strong background in financial services and a deep understanding of regulatory requirements.

Their knowledge allowed SoFi to move forward with confidence, knowing their compliance concerns were in skilled hands.

“

We were particularly impressed with the people, the background, the training — the familiarity with financial services. It is a unique industry.

Matthew Labouvie
Vice President of Affiliates
SoFi





Solution (cont.)

A holistic approach to compliance and growth

Streamlining program operations

The [impact.com](https://www.impact.com) platform empowered SoFi to:

- **Platformize their program:** Consolidate affiliate management onto a single, efficient platform.
- **Automate compliance checks:** Use automated technology to monitor partner content for potential violations.
- **Improve collaboration:** Enable seamless communication and coordination between internal teams and affiliate partners.

Implementation and launch strategy

The implementation process was rapid yet methodical, ensuring comprehensive coverage for SoFi's diverse product offerings.

Initial launch: Two Lines of Business (LOBs) — Personal Loans and Student Loan Refinance — were launched swiftly, within two months of starting the compliance setup.

Solution (cont.)

A holistic approach to compliance and growth

Staggered rollout: The remaining LOBs — including Financial Insights, Private Student Loans, Checking and Savings, and Active and Robo-Invest — were introduced using a staggered approach.

Key setup steps: Success relied on a series of dedicated rollouts, which included:

- Enabling the [impact.com](https://www.impact.com) compliance team on **program compliance policies**.
- Recurring updates to partner compliance **guidelines**.
- Customizing **Service Level Agreements (SLAs)** for the program.

This highly detailed, collaborative approach resulted in a **tailored and robust** monitoring solution that met SoFi's specific compliance requirements.

Overcoming differences in the compliance model

An early challenge was reconciling SoFi's initial preference for a **self-serve compliance model** with the demanding nature of their program.

- **The difference in approach:** SoFi initially preferred a self-serve model, but impact.com suggested that the scale and regulatory complexity of the financial services program required a more hands-on solution.
- **The recommended solution:** impact.com strongly advocated for its managed services model. This approach offered the necessary technology and a team with specialized experience in applying financial services regulatory requirements to content monitoring.

Solution (cont.)

A holistic approach to compliance and growth

The confidence and strong advocacy for the managed services model's long-term effectiveness ultimately proved persuasive, guiding the program to a successful outcome.

Refocusing on strategic oversight

By shifting operational tasks — such as monitoring and violation management — to the platform and expert team, SoFi's team gained the freedom to focus on oversight and strategy.

With this new, streamlined approach in place, SoFi was positioned to scale the program and confidently re-engage with a broader partner network.



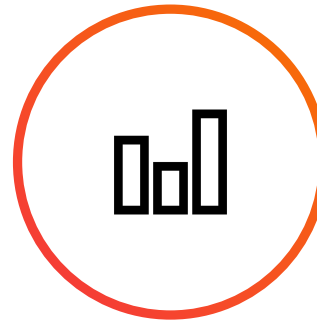
Outcome

Transforming compliance from challenge to competitive advantage

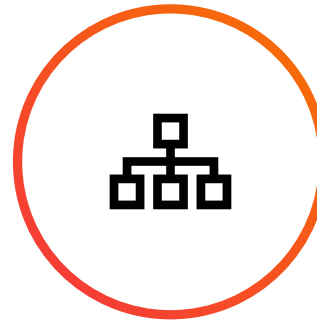
The partnership with impact.com helped enhance SoFi's proactive compliance program into a highly efficient engine.

The automated monitoring and expert human oversight also helped the SoFi team focus more on preventing compliance errors, delivering measurable results:

- **Sustained violation decrease:** SoFi initially achieved a 24% decrease in violations and enhancement requests (Q1 to Q2 post launch). This downward trend continued into Q3 with the program's first fully launched quarter.
- **Improved efficiency:** Streamlined operations through automation and enhanced communication, saving significant time and resources.



**Decreased
number of
violations**



**Streamlined
operations**



**Enhanced
scalability**

Outcome (*cont.*)

Transforming compliance from challenge to competitive advantage

- **Audit-ready reporting:** Gained access to robust reporting that simplifies audits and demonstrates a clear commitment to regulatory adherence.
- **Unlocked scalability:** Established a streamlined process that enables SoFi to scale its partner program confidently and effectively.

SoFi's journey shows that with the right technology and an experienced team, financial advertisers can build a scalable affiliate program that is both competitive and fully compliant.

