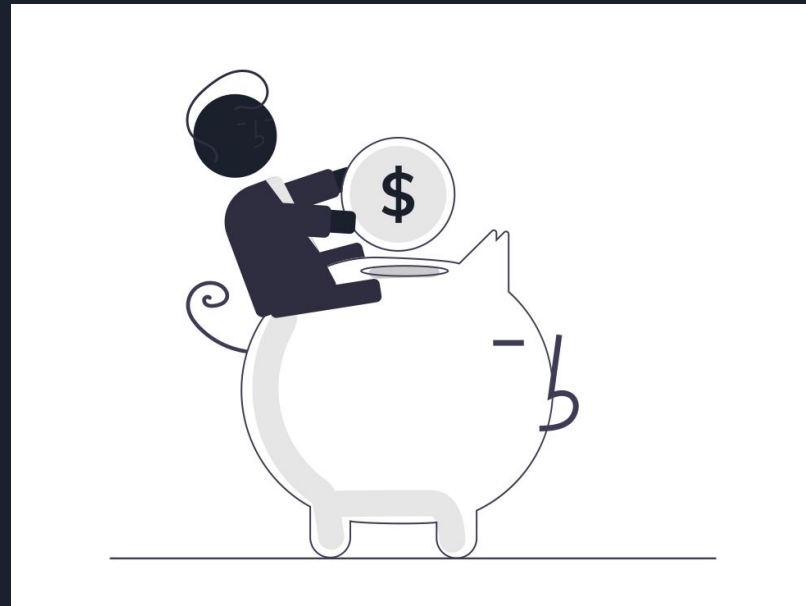




## Revolutionizing Loan Origination for a Leading Bank with Appbay's Cutting-Edge Solution





## Customer

Leading European Bank



## Business Domain

Banking & Finance



## Solution

Loan Origination for Leading Bank



## Tech stack

Appian BPM, Maria DB

## Business Challenge/Need

- **Outdated Processes:** Manual, paper-driven workflows delayed loan approvals and increased error rates.
- **Limited Scalability:** The system could not keep pace with the increasing demand for loans, limiting growth potential.
- **Integration Barriers:** The lack of real-time integration with external credit bureaus and regulatory databases created inefficiencies in credit assessment.
- **Customer Dissatisfaction:** Disjointed communication channels led to poor customer experiences.
- **Regulatory Compliance Challenges:** Inconsistent and manual tracking of regulatory requirements increased the risk of non-compliance.
- **High Operational Costs:** Manual processes and lack of automation resulted in increased processing costs.
- **Data Silos:** Fragmented data across different systems made it difficult to have a unified view of customer and loan details.
- **Inconsistent Reporting:** Limited analytics capabilities hampered the ability to generate timely and accurate business insights.



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## Solution

Appbay deployed its Loan Origination Solution tailored to the bank's specific needs:

- **Intelligent Workflow Automation:** Automated application review and approval processes, drastically reducing turnaround times.
- **Seamless Data Integration:** Connected with credit bureaus and regulatory databases for real-time data validation and compliance checks.
- **Enhanced Customer Portals:** Offered an intuitive interface for customers to track their loan status in real time.
- **Dynamic Scalability:** Enabled the bank to handle increasing loan volumes without additional overhead.
- **Advanced Decision-Making Tools:** Incorporated AI-driven credit scoring and risk assessment models to improve loan approval accuracy.
- **Automated Compliance Tracking:** Integrated regulatory frameworks into workflows to ensure consistent adherence to compliance standards.
- **Customizable Reporting Dashboards:** Delivered actionable insights through real-time dashboards for better monitoring and decision-making.
- **Omnichannel Communication:** Enabled seamless communication across email, SMS, and in-app notifications, improving customer engagement.

# Loan Origination System



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## Why Customer Choose the solution?

The bank choose Appbay's Loan Origination Solution for its ability to automate workflows, ensure real-time compliance, and scale seamlessly with growing demands. Its enhanced customer portals improved transparency and satisfaction, while the low-code platform enabled quick deployment and adaptability to future needs.

- **Tailored Automation Expertise:** The solution offered intelligent workflow automation customized to the bank's unique processes, ensuring a seamless transition from manual to automated systems.
- **Real-Time Data Integration:** Integration with external credit bureaus and regulatory databases provided real-time validation and compliance, addressing a critical gap in the bank's operations.
- **Scalable Architecture:** The dynamic scalability of the solution ensured the bank could handle increasing loan volumes without compromising performance or requiring additional resources.
- **Enhanced Customer Experience:** An intuitive, user-friendly customer portal improved transparency and communication, significantly boosting satisfaction and loyalty.

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## Business Impact & ROI

The solution transformed loan origination by reducing approval times by 50%, increasing processing capacity by 30%, and cutting manual errors by 70%. Enhanced communication improved customer retention by 25%, while real-time compliance and automation boosted efficiency and reduced operational costs by 40%. These changes positioned the bank for sustainable growth and superior customer satisfaction.

- **50% Faster Loan Approvals:** Enhanced speed allowed customers to access funds quickly, improving satisfaction.
- **Scalability Unlocked:** Supported a 30% increase in loan processing capacity within the first year.
- **Error Reduction:** Automation reduced manual errors by 70%, enhancing operational accuracy.
- **Customer Retention:** Improved communication channels increased loyalty by 25%.
- **Improved Compliance:** Real-time integration with regulatory databases ensured 100% adherence to compliance requirements, reducing the risk of penalties.
- **Cost Efficiency:** Optimized workflows and automation decreased operational costs by 40%, enabling the bank to allocate resources more effectively.