

# LOAN AUTOMATION SOLUTION

POWERED BY DECISION MANAGEMENT SOLUTIONS

Dedicated to **DECISIONS FIRST**



**Loan Automation**  
POWERED BY  
DECISION MANAGEMENT SOLUTIONS



Red Hat  
**Ecosystem**  
Solutions Accelerator

Manual processing slows down credit approvals. These cumbersome processes oftentimes include multiple technology stacks and are inconsistent and cannot scale. How long does your credit approval process take – days, weeks, or even longer?

Attain visibility in the form of business intelligence dashboards into the entire decision, including visibility into Machine Learning models.

Loan processing time is directly correlated to customer experience and revenue. Decision Management Solutions helps eliminate unnecessary processes and automates decisions to bring the change cycle down, potentially from weeks to days.

Over the course of six months, a recent regional mortgage bank client of ours saw funding activity increased 12% monthly. Additionally, their capture of existing customers into newly funded credit originations increased 17% monthly.

With similar ROIs, what would that translate into new revenue for your institution?

## BANKS MUST ADAPT TO THE CHANGING MARKET

Customers are free to shop around for credit. Slow turnaround times, from lack of automation, or taking a one size fits all approach and rejecting potential candidates because lack of refinement of automation causes lenders to lose business. Effective automation simplifies the loan process and improves the customer experience while staying compliant and meeting high security standards.

For several years now we have seen an increase in lenders offering a digitized loan processes but by taking the next step and moving towards truly intelligent decision automation they are realizing faster time to value, increased revenue potential and greater transparency and traceability.

## COMPANIES LOOKING TO INNOVATE THEIR LOAN ORIGATION SYSTEM OFTEN GET TRAPPED INTO JUST MOVING TO A DIGITIZED PROCESS SOLUTION

75% of lenders are increasing their IT spend in 2022, and 60% expect to make major changes to their loan origination system (LOS) within two years. Unfortunately, by implementing a process or book of record solution, you can improve processes while still growing technical debt.

By leveraging decision automation to deliver maximum ROI through process improvement, you can modernize the technical solution while eliminating inefficient processes and harness the power of straight through processing.

With Decision Management Solutions' Loan Automation, you will experience true intelligent automation.

## REAL TIME TRACEABILITY AND AUDITABILITY

Leveraging Decision Management Solutions' Loan Automation Solution allows for a rapid build out of automated decisioning for lenders and reduces potential risk. Our clients receive faster time to value and don't need to build custom automation with a loan origination system.

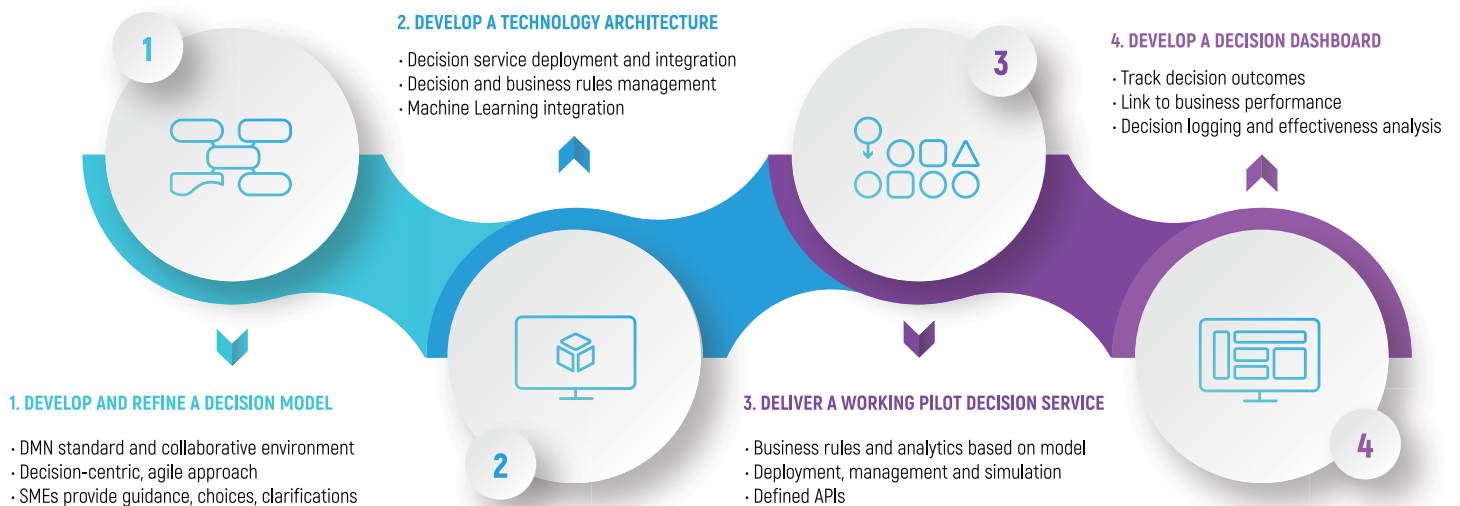
Our solution uses DMN standards-based modeling techniques to rapidly gather decision automation requirements from loan origination subject matter experts and incorporate additional insights from data. These decisions are then implemented into an originations management system.

Visibility is provided by user interfaces for decision support, operational dashboards, and simulation tools. Management tools provide the ability for rapid change.

How fast can they accurately change thresholds? Bring the automation change-cycle down from weeks to a matter of days.

A regional bank in Southeast USA implemented a solution to automate pre-qualifications resulting in decisions made within 19 seconds of the loan application submission.

## PATH TO LOAN AUTOMATION



The combination of Red Hat's open-source offerings and Decision Management Solution's deep knowledge of the loan origination process enables you to automate and create more efficient IT processes that coexist with many of your mission critical systems.

**45%** of lenders are prioritizing enhancements to the consumer experience focused on speed of approvals and decisions.

\*CELENT STUDY

### FEATURES

- Under business control
- Transparent and manageable
- Open to continuous improvement
- Reports on effectiveness of decisions
- Analytical and data-driven
- Optional real-time analytic integration

### BENEFITS

- Decision Transparency and Explanation
- Impact Analysis and Simulation
- Fosters a Common Understanding between Business, Ops, Analytics and IT
- Designed for Continuous Improvement

During this 12-week engagement our approach provides our clients with the ability to implement more straight-through, data driven decisions using advanced analytics, machine learning, business rules and artificial intelligence (AI).

We use standards-based decision modeling to develop the framework you need to identify, organize, deploy, and manage the logic and analytics to make the best decision possible. Our approach is designed to deliver measurable business outcomes and use the right combination of data, analytic insight, and business know-how.

We start by automating and improving a single decision (or thin-layer slice) to demonstrate the power of decision management and you are then able to implement this into your business.

The future of commercial banks is digital, intelligent, and connected. Red Hat helps optimize operations to create innovating services with a modern cloud platform that improves stability, security, and resilience.



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