



# Loan Origination, Disbursement, and Supervision

Success Story





**Customer:**  
Major International Lender

**Industry:**  
Financial Services

**Focus Area:**  
Process

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**A major international lender found themselves hamstrung by an outdated enterprise system. They needed a reliable, up-to-date system with the functional capability to automate an support their process management, the flexibility to accommodate future changes, and the integration capabilities to unite and coordinate their existing technologies.**

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## Our Client's Needs

An external study revealed that the processes hard-coded into their existing system no longer reflected their current processes. Due to the system's fragility, changes to it often resulted in failures and, due to the system's age, they had no one in-house comfortable maintaining it. Limited integration, moreover, necessitated duplicate data entry throughout their processes.

## Our Solution

We replaced their existing system with a modern enterprise platform based on the Oracle BPM and SOA Suites, using an agile Scrum-based development methodology that enabled us to respond quickly and efficiently to mid-project specification changes.

We designed and implemented intuitive, flexible process models that accurately mirror their existing processes and enable future changes. By allowing the client to view their often long and complex processes graphically, the models facilitate enhanced monitoring and intervention.

We implemented agile and responsive reporting capabilities, as well as proactive alerts for time-sensitive elements.

Using the system's robust SOA capabilities, we integrated it with their existing technologies to eliminate redundant data entries, simplify the use of electronic documents, and provide broad systems access in a single workspace. And we created a services layer to provide future initiatives with straightforward access to the underlying data.

## How We Helped

Increased process efficiency has resulted in greater operational efficiency for our client. Enhanced process management and judicious automation has expedited their workflow. A single core system now provides a common point of access to all processes across the life of a loan, from origination through disbursement to supervision.

The system generates alerts and notifications to ensure expedient completion of time-critical process elements, eliminating the bottlenecks they had experienced with their previous system. Duplicate data entries have been eliminated, and coordination with their document management system has been simplified, resulting in additional efficiency increases.

This lender's modern, agile enterprise platform enables them to serve their customers more effectively and respond to change more quickly and efficiently. The system's flexibility simplifies future process modifications, and its services layer ensures data access for future initiatives and enhancements. Their ship is tighter, more adaptable, and better equipped for ongoing success in the dynamic digital marketplace.