

SME Lending Platform

Enhancing a Leading Tier 1 Financial Institution's SME Business

01 THE CHALLENGE

A Leading Tier 1 Financial Institution in Portugal required a business and digital transformation programme focused on the corporate customer segment to enhance their business capabilities. The institution faced multiple challenges, including:

- **Loss of Opportunities:** Low pre-approval rate for loans resulted in missed business opportunities.
- **Long Time to Cash:** Prolonged decision-making processes hampered competitive agility.
- **Time-Consuming Operations:** Highly manual processes led to inefficiency and waste.
- **Inefficient Data Management:** Lack of a 360-degree client vision.
- **Legacy Software:** Outdated technology infrastructure causing performance issues.

02 THE SOLUTION

To address these challenges, we implemented a comprehensive transformation strategy, including:

- **Envision Phase:** A roadmap for the transformation with specific KPIs to be achieved, aligned with strategic goals.
- **Data Enablement:** A new data solution to enable a near real-time 360-degree client view and automate the credit decision.
- **User-Centric Features:** Comprehensive dashboards consolidating customer data for better decision-making and automated end-to-end processes.
- **Simulation and proposal capabilities:** Enabling proposal scenarios simulation.

- **Contracting capabilities:** Seamless and automated end-to-end contracting process.

- **Change Management:** Engaged stakeholders at all levels to secure buy-in

- **Risk Monitoring Tools:** Continuous credit-risk assessment and management.

- **Cloud First Architecture:** Cloud-based infrastructure, improving performance, scalability, and business agility.

03 THE RESULTS

The transformation programme yielded significant benefits:

- **80% of yearly loans approved:** Significantly increasing new business opportunities.
- **79% reduction in decision-making time:** Enhancing agility.
- **60% reduction in time to cash:** Streamlined to expedite hiring time, meaning quicker access to funds for clients.
- **Customer Satisfaction:** High customer satisfaction reflects improved services and processes.

04 THE TECHNOLOGY

- Microservices/Microfrontend Architecture Cloud ready and Cloud agnostic platforms.
- Custom angular frontends.
- Spring Boot apps using Java as backend.
- Postgres for operations, Redis for cross-cutting concerns, ElasticSearch/Ignite for data.
- REST APIs and messaging.
- Camunda (BPM engine) and IBM ODM (BRMS engine).
- Docker images and Helm charts for packaging and delivering.

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