

CASE STUDY

infopulse



LARGE BANK

Digital Solution Streamlines Credit Analysis and Approval for a Large Bank

Automating the Bank's Decision-making Process with a Web-based Application

Client: Large Nordic Bank

Industry: Banking & Finance

Location: Scandinavia

Size: 7,000+ employees

CLIENT BACKGROUND

An alliance of independent banks and one of the largest financial players in Scandinavia. Having more than 300 branches all over the region, the bank offers finance, savings, insurance, and payment products to its private and corporate customers.

BUSINESS CHALLENGE

With the new requirements issued by the official authorities, shifting digital customer demands, and the ever-increasing competition on the Nordic banking market, the banking industry has to face new digital transformation challenges on a daily basis. Thus, to improve banking service offerings and drive customer engagement, the banks move away from legacy systems, and introduce modern customer-facing applications and back-office solutions based on the latest technologies.

Looking to optimize its credit activities, our client addressed Infopulse with a request to implement a new core-banking solution. We needed to automate and ensure an efficient process of determining a borrower's credit worthiness and granting of credits.

SOLUTION

The infopulse team developed and implemented an advanced web-based solution to support the bank's credit analysis and decision-making process:

- A particular focus was made on optimizing and increasing efficiency of the processes flow – implementing automated data capture, objective decision-making criteria, and support for automated pricing and credit approval.
- The solution was seamlessly integrated with the bank's internal and third party systems.
- The application has a modern, vendor-agnostic architecture with flexible configuration.

TECHNOLOGIES

Java

Java Server Faces

Java Persistence

Oracle

IBM Websphere

Application Server

BUSINESS VALUE

- The developed solution improved credit analysis and decision-making process at the bank.
- Infopulse's approach to system architecture enhanced product scalability and simplified maintainability.
- The customer experience has vastly improved, resulting in increased number of granted credits.
- In its turn, driving customer engagement allowed bank to achieve a tangible profit growth.
- Additionally, with this new solution our client could facilitate their compliance with BASEL II, a global regulatory banking standard.



ABOUT INFOPULSE

Infopulse, part of the leading Nordic digital services company TietoEVERY, is an international vendor of services in the areas of Software R&D, Application Management, Cloud & IT Operations, and Cybersecurity to SMEs and Fortune 100 companies across the globe. Founded in 1991, the company has a team of over 2,000 professionals and is represented in 11 countries across Europe and North America. Infopulse is trusted by many established brands, such as BICS, Bosch, British American Tobacco, Citrix, Credit Agricole, ING Bank, Gorenje, METRO Cash & Carry, Microsoft, Mondelēz, OTP Bank, Raiffeisen Bank Aval, SAP, UkrSibbank BNP Paribas Group, VEON, Vodafone, and others.

For more information, please visit

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