



Mortgage credit assessment

Automated credit preselection for mortgages, auto loans, and personal loans.

Industry: **Banking**

*Image for illustrative purposes only

Summary

Development of an automated online credit preselection tool focused on mortgages, auto loans, and personal loans.

Key challenges

- Consolidate and extract credit information from multiple sources.
- Automate credit preselection workflows.
- Automatically select banking products based on each client's credit profile.
- Design an intuitive tool for internal banking users, able to incorporate new credit products.

Approach

Novacomp provided an agile team that used Jira to create user stories, run sprints under SCRUM, and generate client reports. New workflows were added to the existing application to improve automated credit-profile classification and reduce dependence on human intervention, incorporating top-tier API technologies, microservices, and modern front-end tools.

Results

- Identification and assignment of credit products tailored to each client's needs.
- Intuitive tool for internal banking users.
- Ability to incorporate new credit products as needed.
- Use of credit metadata for decision-making during preselection.

Technologies used

Microsoft Visual Studio 2017	SQL Server 2017	Microservices architecture	
REST	SOAP	WCF	Git
Jira	MVC	JS	Ajax
NetCore	Sourcetree	HTML5	
Bootstrap	jQuery	iSeries-RPG	



Conclusion

Cutting-edge technology was used for complex customer credit-analysis workflows, speeding up assessment and reducing reliance on manual processes.