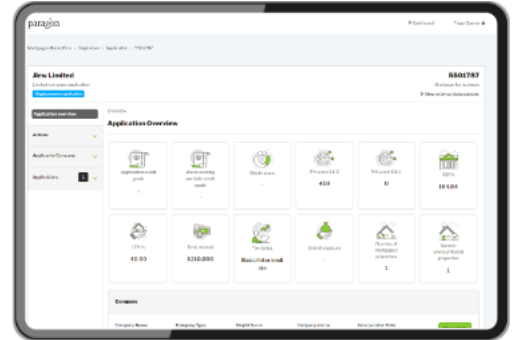


Modernizing Case Management in the Financial Sector

Operational Optimization and Workflow Automation in Mortgage Lending



In the dynamic UK financial services market, efficiency in processing mortgage applications is a critical competitive differentiator. This whitepaper details the digital transformation journey of a leading financial institution that replaced a legacy system with a modern, scalable, and data-driven platform, developed in just 8 weeks.



The Challenge

Overcoming Legacy Inefficiency

The institution faced significant obstacles that limited its growth capacity and customer responsiveness:

- **High Manual Workload:** Processes heavily dependent on constant human intervention.
- **Operational Bottlenecks:** Critical delays in application processing due to a lack of visibility into queues.
- **Technological Limitations:** An unreliable legacy system that was difficult to maintain and had increasing operational costs.
- **Data Deficit:** Absence of real-time reporting and clear metrics to support decision-making.



The Solution

Next-Generation Case Management System (CMS)

The developed solution focused on centralization and automation. Utilizing Low-Code technology (OutSystems 11 - Reactive), a robust platform was created to act as the “brain” of support operations.

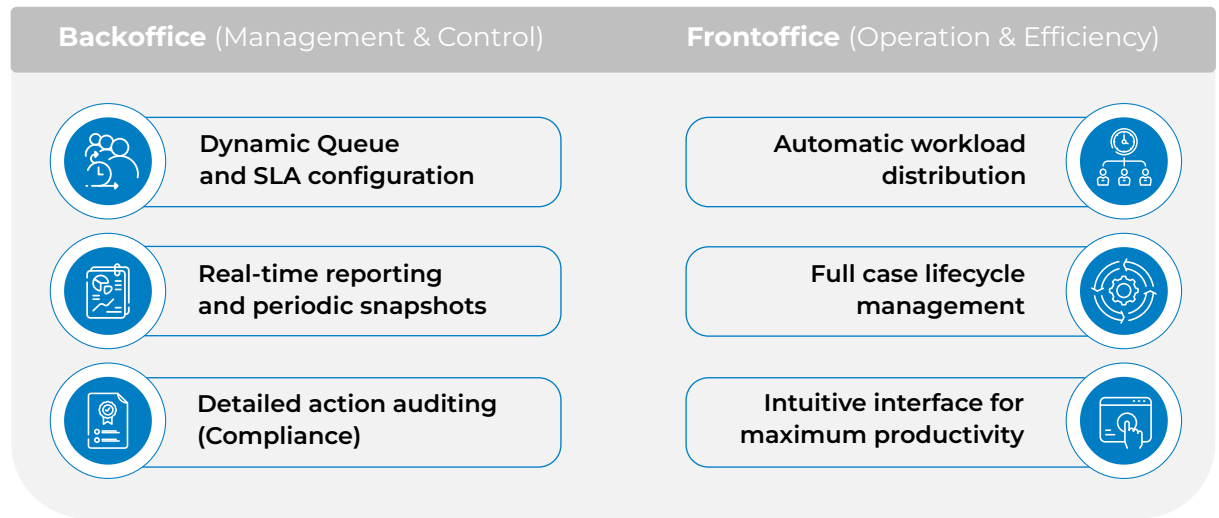
Architecture and Integrations

To ensure seamless data flow, the solution implemented:

- **Multi-channel Data Ingestion:** Integration with Microsoft Graph API for automatic email import, along with support for Excel and TXT files via FileSystem using text scraping techniques.
- **Intelligent Rules Engine:** Automatic case assignment to agents based on priorities, SLAs, and skills configured in the Backoffice.



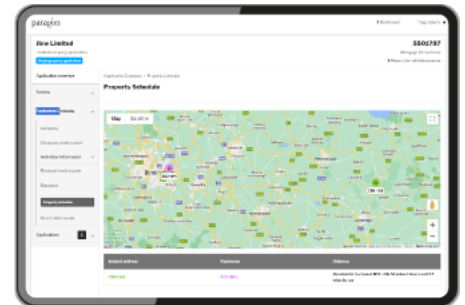
Key Functionalities



Impactful Results

The implementation of the new system generated immediate and measurable gains in business performance:

- **+20% Capacity Growth:** Automation allowed for a significantly higher volume of applications to be processed without increasing staff.
- **+10% Conversion Rate Improvement:** Reduced response times (lead time) resulted in fewer customer drop-offs.
- **Total Visibility:** Granular insights into queues allowed for much more agile resource management.
- **Cost Reduction:** Replacement of a costly infrastructure with a high-performance, low-maintenance solution.



Methodology and Execution

The success of this project was driven by an 8-week Timebox approach, strictly focused on business value:

- **Agile Team:** 1 Engagement Manager, 1 UX/UI Designer, 1 Tech Lead, and 2 Developers.
- **Tech Stack:** OutSystems 11 (Reactive), REST APIs, Integration Service.



Customer testimonial

The transition from a manual, opaque system to an automated and transparent platform not only optimized our costs but transformed our end-customer experience.

Modernizing the case management system demonstrates that technological agility is essential for financial institutions aiming to scale their operations. By eliminating manual labor and introducing intelligence into task distribution, the organization not only solved technical challenges but positioned itself for sustainable growth in the Mortgage Origination market.