Scaling lending without scaling overhead.

How a mission-driven lender modernized its loan process with exception-based underwriting and automated verification, and grew lending capacity without adding headcount.

SECTOR
Community Development Lending (CDFI)

Where IT Strategy
Meets Action

01 —

The **challenge.**

A community development financial institution providing interest-free loans had built a lending operation that worked, but could not scale. The systems were in place. The process around them was almost entirely manual.

Every application moved forward on staff time: bank statements reviewed by hand, documents authenticated one by one, and a guarantor step that stalled nearly 80% of applications before they could progress. There was no automated identity verification, no fraud scoring, and no way to grow loan volume without growing headcount at the same pace.

> **This was not a software problem. The tools worked. It was a workflow and ownership problem, and those do not get fixed by buying another platform.**

WHAT LEADERSHIP WANTED TO CHANGE

- **Reduce the manual underwriting workload**
- **Improve application completion rates**
- **Prevent identity and document fraud**
- **Speed up loan decisions**
- **Scale loan volume without adding staff**

02 —

The **approach.**

MTC started where we always do: with how the work actually happens, not the tools. The redesign was built around one principle, exception-based underwriting, where loan officers review only the cases that genuinely need a human decision and everything routine is verified automatically.

Business structure first, technology second. We designed the new workflow on top of the systems the lender already had, rather than ripping them out and starting over.

Identity verification at intake

Government ID and document checks move to the front of the application, stopping fraud before a file ever reaches underwriting.

Automated financial verification

Bank and income data is verified automatically, eliminating slow, manual statement review.

Fraud detection and risk scoring

Routine applications clear on their own, so loan officers focus only on flagged, higher-risk cases.

Workflow orchestration

Stage transitions, guarantor follow-ups, and routing run automatically across the lender's existing systems.

> **Credit judgment stayed with people. We automated the busywork, never the decision.**

03 —

What **changed.**

80%+

of the workflow's single biggest stall point, the guarantor step, now handled by automated reminders and routing.

Exception-based

underwriting removes routine cases from loan officers' desks, cutting manual review time sharply.

Real-time

identity verification and fraud scoring at the point of application, before files enter underwriting.

No added staff

lending capacity grew without expanding headcount.

By automating verification, fraud detection, and workflow orchestration, the organization can now scale its mission without scaling its overhead.

POSITIONED FOR WHAT'S NEXT

The automated foundation did more than fix today's bottlenecks. Clean data lineage, integrated verification, and governed workflows left the lender with exactly the kind of trusted, structured data that advanced analytics and AI require, for when the organization is ready to use them.

ABOUT MTC

MTC is a vendor-agnostic IT strategy and fractional-leadership firm. We help growing, purpose-driven organizations make smarter, lower-risk technology decisions. Business people first, not just tech consultants.

Tonia Dupler

FOUNDER & CEO

Tonia came up through banking and government, where she led enterprise shared services and ran a full ERP implementation from the inside. A Lean Six Sigma Black Belt, she built MTC to do technology the way she always wished someone would: business first, honest, and accountable.

Heather Troidl

PARTNER & SENIOR CONSULTANT

Heather is the bridge between what a business is trying to do and what its systems actually do, with a background spanning operations, product, and the governance work behind an initial GDPR rollout. Senior-led throughout: you get experienced advisors on your decision, not a hand-off to junior staff.

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Book a strategy call with Tonia →