

ABOUT THE CLIENT

As one of the largest privately owned banks in the US with over \$14 billion in assets, this Decisions customer offers a full range of personal, commercial, trust, private banking and mortgage banking products and services. A division of the bank specializes in mortgage servicing. The initial implementation of Decisions targeted processes within the mortgage servicing division.

Privately Held Banking Institution

RESULTS OF THE FIRST PROJECT: BUSINESS IMPACT

- 6 full time employees have been reassigned to fill new projects due to business process automation.
- Business compliance risk has been significantly reduced with the introduction of automated events and milestone audit trails.
- Specialized training requirements have been reduced as requirements are translated into application driven business logic to enforce best practice and drive compliant process.
- Decisions drastically reduced the number of paper documents required within the business unit.

APPROACH AND DISCOVERY

Leaders in the business identified the need for a workflow solution after getting feedback from other internal departments that implementing certain business processes would not be technically feasible with existing architecture. Internally, the business and IT departments explored custom internal development, and new solutions from existing vendors. After exhausting this search, a team of analysts began an external search for new workflow-focused vendors.

“Our goal [was] to implement a rapid development/ change workflow product which would fill the need between ground-up .NET development and the other standalone software applications.”

CHALLENGES IN THE MORTGAGE SERVICING DIVISION

Mortgage servicing is a highly regulated activity in the United States that requires detailed reporting and documentation in preparation for compliance audits. Traditionally served by trained specialists, this division accomplished its work objectives through work in specialized monolithic applications and siloed databases. Workflow solutions in this environment were limited to capabilities which resided within the various applications being used. As the primary function of these applications is not workflow, the workflow or customizable capabilities are very basic and rigid. These technology limitations drove a tremendous amount of manual paperwork to capture key data to support the business and potential regulatory audits.

IMPLEMENTATION

After partnering with Decisions, this privately held bank identified a lead resource for the project internally that had a balance of technical experience and business analyst experience. This resource had been with the organization for over 10 years and had spent 8 of those years in a business analyst role. Initially, the privately held bank and Decisions collaborated on the first versions of key areas of the project that would have carried the greatest learning curve during the adoption of a new platform. The original project, if adopted by the privately held bank’s custom development resources, was quoted at 2,500 hours. Even with the learning curve common to adopting new technology, this project was delivered in 1,000 hours including development, testing, and implementation.

EVALUATION

This privately held bank held a thorough evaluation of alternative solutions including other workflow vendors. Potential solutions were initially reviewed by a team of business analysts and their managers. After this initial round of review, the list of potential solutions was narrowed down to only a few that fit the primary requirements of cost and functionality. With this list, each vendor provided a tailored demonstration to business unit management, technical resources, and senior decision makers

ABOUT DECISIONS

Decisions is a leading provider of no-code, business process automation software, headquartered in Chesapeake, VA. Decisions technology is deployed as the basis of multiple commercial applications in healthcare, life sciences, finance, logistics, and operations software. It is used directly by companies on almost every continent, ranging from mid-size companies to many Fortune 500 corporations.

Contact us at [decisions.com](https://www.decisions.com)

FUTURE EFFORTS

The core Decisions team at the privately held bank has expanded since this first project to include additional resources as the business raises more projects for consideration. As overall confidence within the privately held bank as a whole has increased through successful implementation, more projects have been identified for Decisions. These projects are being scoped into smaller, faster iterations due to the rapid development nature of the technology.



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