

# LEADING MORTGAGE PROVIDER CLOSES ON NEW BI SYSTEM



The Customer

The Mortgage Lending  
Company's Challenge

How Prolifics Met MLC's  
Challenges

The Result: Prolifics Engineers a  
Comprehensive BI Solution

# The Customer

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This industry-leading mortgage lending company helps its clients buy, build, remodel, or refinance, by offering a variety of loan options and guiding clients through the mortgage process.

# The Mortgage Lending Company's Challenge

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An industry-leading mortgage lending company (MLC) was having trouble optimizing the loan origination process, ensuring loans were of high quality, tracking the costs of individual loans, and leveraging data to solve issues.

Not only was their current business intelligence system obsolete, but it also didn't position them to meet their goals of improving how they established and managed loans.

As a result, MLC was at risk of falling behind its competitors, who had more modern and flexible platforms that enabled them to analyze—then optimize—the costs and processes associated with their loans.

In addition, the simplest solution, lifting and shifting their data platform, would have been inadequate—they needed a logical and physical architecture that was aligned with the goals of their mortgage business.



# How Prolifics Met MLC's Challenges

The mortgage lender had been using a Microsoft SQL server and running Power BI for their business reporting. They wanted to modernize their solution, moving it over to Snowflake. So at first, they wanted Prolifics to perform a relatively simple re-point from their current server over to Snowflake.

However, as Prolifics industry experts dug deeper during the discovery phase, it became clear that what MLC really needed was a revamp of their system. What they had created was inefficient, didn't enable them to meet their business goals, and wasn't in line with industry standards. Hence, Prolifics took a step back and proposed re-architecting their solution from scratch.

**To provide a comprehensive solution, Prolifics:**

Created a data model capable of meeting MLC's complex business needs

Engineered a cloud-based architecture that enabled data integration, scalability, and optimal back-end performance

Established a system of support for a self-service analytics sandbox

In addition to engineering a comprehensive re-architecture, Prolifics also brought in the managed services team. With managed services, MLC will be able to reduce the time and funds spent on managing their system after the re-architecture has been completed. This enables MLC to focus on advancing and improving its mortgage services.



Prolifics was able to develop an effective solution for MLC using unique processes and technologies, such as the Effecta accelerator and a system that ensures clients benefit from industry expertise.

- ***The Effecta Accelerator:***

For the MLC's re-architecture plan, Effecta was an ideal tool because it provides the foundation for regression testing as the end product gets built out. The Effecta test management and accelerator delivers functional automation that works with a range of open-source and commercial processes. Prolifics uses it to identify errors and bottlenecks, then leverages those insights to devise solutions. Effecta was used to study MLC's current business intelligence solution as well as inform the re-architecture process.

- ***An Industry Expertise System:***

To ensure a solution that fit MLC's business model, Prolifics used an internal system that makes sure all engineers on the team have industry-specific knowledge. Those on the team with an intimate understanding of the industry systematically get others up to speed regarding the goals, challenges, and nuances of the industry. In this way, each team member is able to produce industry-specific methodologies custom-designed for the client.



# The Result: Prolifics Engineers a Comprehensive BI Solution

With Prolifics' BI solution, MLC will be able to leverage data to improve their services and develop novel, innovative ways to generate revenue. At the same time, with Prolifics managed services, MLC can keep their costs low, bolstering their ROI.

Some of the benefits of Prolifics' solution include:

1

The ability for end users to self-generate reports, saving MLC time and resources

2

Global delivery capabilities and the leveraging of time zones due to Prolifics having team members all over the world, which frees MLC from the constraints of an 8-to-5 business day

3

24/7 on-call services, enabling technical users to address issues at times convenient for them

4

With their new architecture, MLC will be able to glean and use data faster, thanks to nightly loads, enabling end-user reports to be updated on a daily instead of a weekly basis

Further, MLC will be able to use their data to evaluate the overall health of the company, seeing how different departments are performing at any given time. For example:

- Loan origination team members can use reports to examine how their loan pipeline is doing. Users can determine:
  - How much it costs to establish a new loan
  - How long it takes to close loans
  - The quality of each loan, making sure each file has all the correct documents and that the loan is liquid

- MLC can ensure their operations align with mandatory regulatory reporting requirements, saving them valuable time and manpower
- MLC's customers experience benefits as well, such as:
  - Their loans are closed faster
  - They don't have to submit the same documents over and over again

Because MLC is a large company with business coming in from multiple channels at once, they need to both unify their channels and have visibility into how each one is performing. With Prolifics' business intelligence architecture, MLC can bring multiple business channels under the same umbrella and evaluate how the overall system is performing. For the various channels, this results in better sales funding, smoother onboarding, and insightful performance reports.

Also, from a day-to-day business perspective, Prolifics' solution fully aligns MLC's business rules with the business intelligence platform's data rules. For example, if a field within a document is missing information, Prolifics' solution can make decisions that align with MLC's business rules to automatically manage that situation. If, for instance, the field is mandatory, such as the customer's social security number, the system can determine that. On the other hand, if the field requires something less pivotal, such as their work phone number, the system can determine that as well. This information is then used to automatically alert stakeholders to potential issues in mortgage applications.

Ultimately, Prolifics presented MLC with an industry-standard, unified business intelligence solution that aligns with their current and future business objectives.

To discover Prolifics' potential for your organization, [reach out to an expert today.](#)



# ***Prolifics***<sup>®</sup>

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We provide consulting, engineering and managed services for all our practice areas – Data & AI, Integration & Applications, Business Automation, DevXOps, Test Automation, and Cybersecurity – at any point our clients need them.

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