



Loan decisions system revamp for U.S Community Bank – Case Study

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Revamping Loan decision system for a leading U.S Community bank & extending it to the Cloud



Client Overview

- The client is a leading U.S community bank serving the under-served and under-represented consumers and small businesses from the Hispanic community, for nearly 100 years in the Central valley & LA areas of California
- The bank has merged with a for-profit social enterprise bank, whose economic interests are owned by a certified B Corporation honored in the top 10% of all B Corps
- The combined entity has over \$600 MN in assets and a larger footprint – California, Oregon & Washington



Business Requirements

- The bank required integration of new APIs to the existing Loan decision system that processes consumer loans and extend it to the Cloud, and launch it in Nov 16
- Additionally, the bank was looking to upgrade the entire Loan decision system for richer UI, higher performance and scalability, extensibility, and ease of maintenance
- The upgraded Loan decision system would be rolled out to all branches

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Key Challenges

- The existing Loan decision system, built in Dot Net technologies, had minimal functional specification documents (FSD)
- The Loan decision system has to be revamped without breaking any existing functionality, while integrating new APIs



Our Approach

- The team followed agile methodology and worked closely with the client's business team in sprints, to understand all existing functionality and corresponding business logic
- The team analyzed all scripts/modules that get triggered at back-end while using the loan decision system, and then confirmed the functionality & corresponding business logic from the client
- As and when clarity on functionality & business logic was gained, it was coded in UI screens which were built in parallel

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Our Solutions

- The Loan decision system was rewritten in Java technologies. AngularJS and Spring MVC architecture were leveraged for richer UI, enhanced performance, extensibility and scalability
- The existing MS SQL Server database was reused to reduce time & effort, which would have otherwise been spent on migration



Results


- The project is fast nearing completion and is well ahead of the schedule.
- After UAT was completed for APIs delivered, the bank's Senior Management highly appreciated the team for the quality of work delivered
- The bank has awarded Noah Data another project for a Cloud-based solution for commercial loans.

THANK YOU




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