



# DIGILYTICS

REVOLUTIONISING  
LOAN ORIGINATION



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## THE PROBLEM:

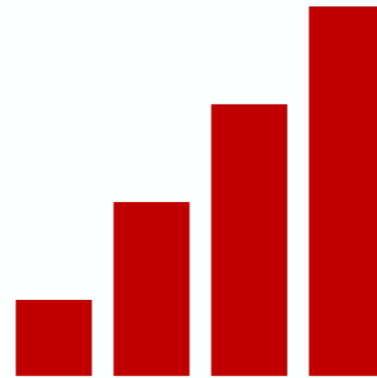
# Mortgage origination is lengthy, manual and expensive

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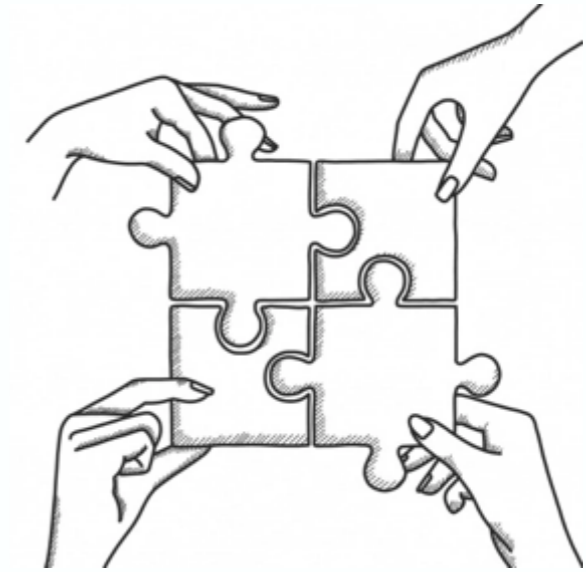
Around 40% of origination requires “manual” intervention leading to higher average Time To Offer

Average Origination Cost :  
~£4,000 per loan



Inefficient & manual processes cannot cater to the increasing volumes

Loan volumes over the last quarter have seen a significant uptick

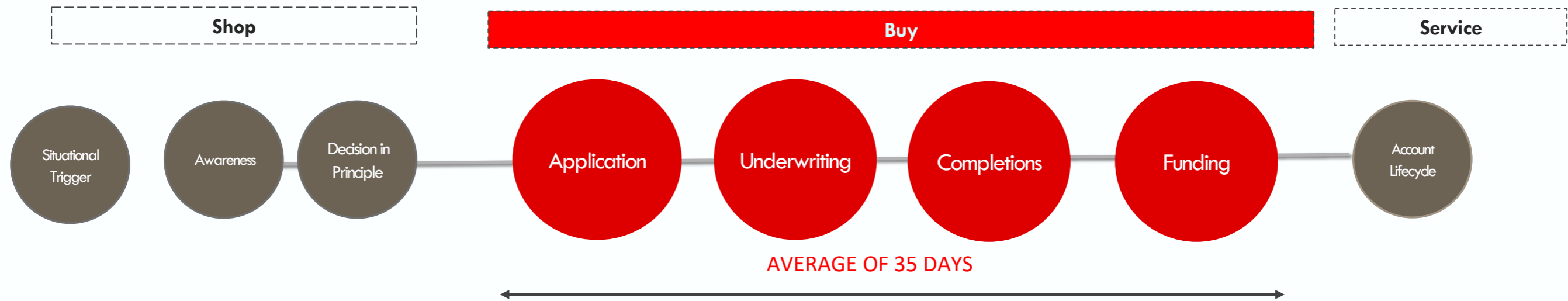


Coordination among various stakeholders adding to further delays

The solicitor delays can easily add 15 days to the process

THE CHALLENGES & SOLUTION:

**DIGILYTICS™ REVEAL: Easy-to-use AI bolt-on product**



STAGES OF BUY	KEY CHALLENGES	DIGILYTICS SOLUTIONS
APPLICATION	<ul style="list-style-type: none"> <li>Frequent handoffs and back and forth before application underwritten</li> </ul>	First Time Right Application Intelligent Affordability Service
UNDERWRITING	<ul style="list-style-type: none"> <li>Fragmented manual "one-size-fits-all" processes</li> <li>Non value-added effort for information retrieval</li> </ul>	Algorithmic Allocation of Cases AI Assisted Underwriting
COMPLETIONS	<ul style="list-style-type: none"> <li>Fragmented process across multiple stakeholders</li> <li>Customer lacks visibility of process</li> </ul>	First Time Right Agreements
CROSS-STAGE	<ul style="list-style-type: none"> <li>Poor pipeline analytics</li> </ul>	Visual Predictive Analytics

Intelligent Document Processing

Augmented Decision Making

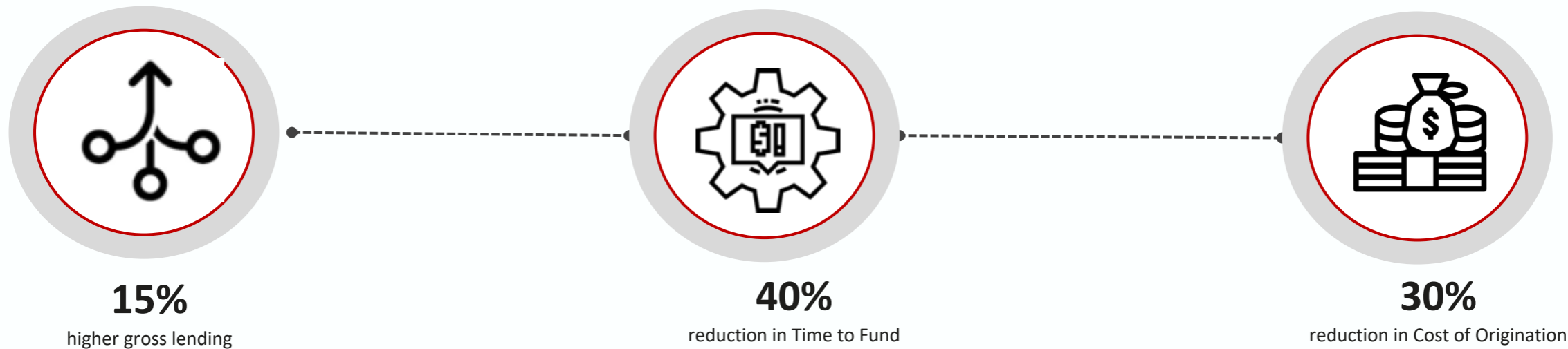
AI-enabled Conversations

Advanced Analytics

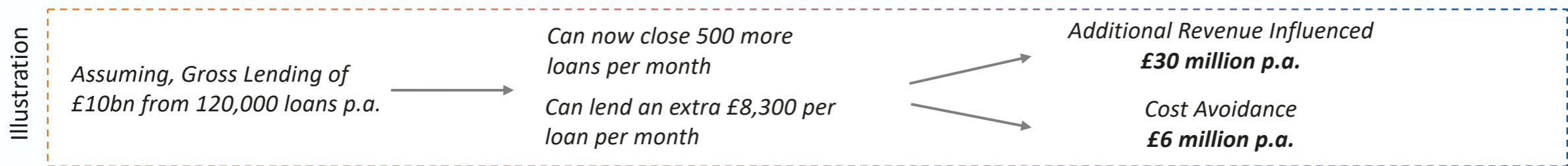


# THE IMPACT:

## DIGILYTICS™ REVEL: Influences additional revenue; avoids additional cost



### NPS Improvement through exceptional Borrower Experience across all touch points



Instant Validation of Application Documents

Automated Application Score & Go

Integrated Open Banking Journey

Completeness, Correctness & Consistency Checks

Xplainability reports to audit ML performance



# THE PRODUCT MODULES:

## DIGILYTICS REVEL modules can be selectively implemented

### REVEL Application

1. First time right applications
2. Intelligent Affordability
3. Open Banking Integration

### REVEL Tracker

1. Glass-pipe tracking & analytics
2. Chat interface for analytics
3. Collaborative analytics

### REVEL Underwriting

1. Uberification of underwriting
2. Chat support for underwriting
3. Explainable ML models for underwriting

### REVEL Completions

1. e-Completions Support
2. First-time Right for Conveyancing
3. Explainable ML models for Completions

### Key Differentiators

- **Wide Functional Coverage** : Covers entire mortgage origination journey instead of point solutions. Most advanced validation engine for completeness, correctness and consistency checks. One-shot learning for data extraction.
- **3<sup>rd</sup> Party Integration** : Pre-integrated with widest range of 3<sup>rd</sup> Party providers of Origination related data, such as Open Banking (Accountscore). Planned: Rightmove, HooYu, HMRC, Codat.
- **Modular – easy to implement** can be implemented one Persona at a time. Can be bolted on to any POS / LOS / LMS. Realize Value in weeks rather than months
- **Customer Centric – easy to use** – Understand the customer preferences and create personalized strategy. Pre-built Explainable AI reports
- **Persona-centric design** – strong business case focuses on automating highest value-adding tasks



# MARKET TRACTION:

## DIGILYTICS is rapidly gaining UK-wide recognition



**together.**  
Common sense lending

We have been working with Digilytics to review the efficiency of our mortgage underwriting process. The overall objective has been to increase productivity and agility to respond to our customer's needs during the application journey across our regulated mortgage products. We have found them to be business value driven, highly responsive and agile. Their ability to understand complex business processes and challenges has been excellent and they have used this skill to collaborate with the business to propose intelligent and automated solutions.

The platform has introduced highly innovative AI-technology into the operation. This includes an AI-enabled Document Processing Electronic File which our Underwriters will be able to use easily. The solution developed by them will improve the customer, broker and colleague experience in addition to improving efficiency and productivity.

We hope to continue our collaboration with Digilytics and look forward to leveraging the Digilytics™ technology in a number of areas across the business.

Tracey Bailey CeRCC CeMAP  
Head of Lending Transformation



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# GET IN TOUCH

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Interested in learning more? Head to:

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