



DIGILYTICS

REVOLUTIONISING MORTGAGE ORIGINATION



PROBLEM

- Non-standard processes between broker and borrower
- Manual income and expense data entry
- Limited I&E analytical support

LEADING TO

- High operational costs
- Non-scalable affordability model
- Lengthy-time to offer

FIRST-TIME RIGHT (FTR) APPLICATION DELIVERS MACHINE-DRIVEN ASSISTANCE PRIOR TO SUBMISSION

Real-Time health check of data submitted

- Consistency validations
- Correctness validations
- Completeness validations

Flexibility of upload through

- Online channels (POS/Mobile)
- Offline Channels (Emails/Posts)

Save on SLAs by

- Instant visibility of errors
- Reduction of human-led admin assistance
- Case auto-packaged and ready for underwriting

INTELLIGENT AFFORDABILITY SERVICE (IAS) DELIVERS ACCURATE, REAL-TIME AND SCALABLE INCOME & EXPENSE SUPPORT

Single automated journey with data from any source

- Real-time, Accurate data extraction from documents
- Third-party data feed

Scalable affordability models based on accurate data

- Guaranteed Extraction Accuracy
- Judgment-based Decisions

Data validated against lending parameters

- I&E Data
- Best-in-class I&E analytics

15%
GROSS LENDING



40%
PRODUCTIVITY



REVEL BENEFITS

- One-touch underwriting; one-day manufacturing
- IAS significantly enhances I&E analysis
- First Time Right Application
- Intelligent Virtual Assistant
- Glass-pipe tracking
- Intelligent Allocations
- First Time Right Agreements

30%
OPS COST



THE DIGILYTICS ADVANTAGE

- One-shot Learning technology with UK-wide coverage (100+ mortgage document types)
- Bolt-on : Modular (micro-services based) & easy to implement
- Validation: Advanced configurable engine for completeness, correctness and consistency
- Integrated: Online & Offline Mortgage Origination Journey
- Accuracy: Guaranteed and real-time
- Xplainability: Explainable AI reports to provide transparency of model performance



DIGILYTICS REVEL IS PROVEN AND LIVE AT UK LENDERS



We have been working with Digilytics to review the efficiency of our mortgage underwriting process. Their Digilytics 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. We hope to continue our collaboration with Digilytics and look forward to leveraging the Digilytics™ technology in several areas across the business.



Tracey Bailey,
Head of Lending Transformation
Together Money

ACCOLADES



TO FIND OUT MORE, HEAD TO WWW.DIGILYTICS.AI OR EMAIL TO ASK@DIGILYTICS.AI

