



# CASE STUDY: HIGH-TECH COMMERCIAL BANK WILL DOUBLE ITS LENDING BY AUTOMATING THE LOAN PRE- QUALIFICATION PROCESS

# INTRODUCTION

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A leading high-tech commercial bank is the bank of the world's most innovative companies and their investors, funding more than 30,000 startups to move bold ideas forward. For more than 30 years, the bank has helped high-potential companies navigate every stage of growth. Today, they offer a comprehensive range of financial services including global commercial banking, investment solutions, valuations and research, funds management, private banking, connections, and insights.

As the most active lender in the startup world, they provide an array of services to clients ranging from entrepreneurial startups to high net worth individuals to venture capital and private equity firms. In addition to taking deposits and making loans, the bank operates venture capital and private equity divisions that sometimes invest in the firm's commercial banking clients.

The bank operates from 29 offices in the United States and has operations in Hong Kong; Beijing and Shanghai, China; Bangalore, India; Herzliya Pituach, Israel; and London.

The robust tech economy and its excellent reputation have brought the bank thousands of new desirable lending opportunities—sometimes far more than their loan officers have the bandwidth to handle. Last year, their startup loan volume increased by 19 percent year-over-year to reach \$1.1 billion. With a surge of new opportunities in play, the executive team knew they had to modernize their IT infrastructure and replace key manual processes with automation to enable their lending teams to serve customers faster and more efficiently, as well as capitalize on new growth opportunities.



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# CHALLENGE

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The bank approached Janeiro Digital with a big goal: confront customer engagement at a new level that would be hard for competitors to replicate. They sought to improve efficiency with their client acquisition and pre-qualification processes to reduce time between qualification touch points, increase their Net Promoter Score (NPS), acquire the best companies from defined channels, and triple revenue within five years.

The loan pre-qualification processes are manual—preventing loan officers from servicing customers promptly, and causing them to lose potential loan opportunities to more nimble competitors. The R&D team needed a way to not only automate the pre-qualification process and speed approvals for busy startups, but to also gain a market advantage that would help them predict which startups were going to need capital. This strategy would also position the business units to bring innovative credit product solutions to the marketplace with key intelligence.

Looking to double the number of lending customers it serves, the bank wanted to find a way to better engage early stage lending client prospects and connect them with like-minded startup founders who could offer advice, counsel, and connection based on shared experiences. They wanted to build a platform with collaborative capabilities that would connect a community of startup founders, enabling them to share ideas and help each other.

# SOLUTION

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Employing its [Rapid Alignment, Design, and Development](#) (RADD) methodology, Janeiro Digital set out to create a custom solution that would unite business and R&D stakeholder goals by:

1. Growing the high-risk early lending book
2. Enabling sales expansion of product lines
3. Creating a client community

The bank and Janeiro Digital completed the initial Rapid Alignment (RA) stage in just ten weeks. During this phase, Janeiro Digital developed a comprehensive strategy that included a definition of required business capabilities, overall technology strategy, and multi year roadmap to achieve this strategy.

During the RA process, Janeiro Digital also recommended the technical architecture for the bank's long-term goals—determining that an architecture based on its [XFORM](#) platform would be the best way to meet their tight 2018 deployment goal and ensure they had the right foundation for future innovation.

XFORM is powered by a flexible microservices architecture leveraging the most common and useful components for the bank's solution to be developed and deployed quickly and efficiently. Built specifically to facilitate organizations like theirs to digitally transform how they do business, XFORM significantly shortens the foundational building period, rapidly connects new solutions to vital legacy systems, and allows organizations to stand up in a matter of days, not months. The bank's R&D team appreciated the enormous head-start that XFORM provided, and all stakeholders felt confident about meeting their tight timeline.



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# ANTICIPATED BENEFITS

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After the 10-week Rapid Alignment was completed, Janeiro Digital embarked on the Design and Development (DD) stage in late August. They are now in the process of building the “Founders Platform,” which will double or even triple the amount of lending that the bank can do by automating loan pre qualification processes and proactively matching top prospects with more qualified credit opportunities.

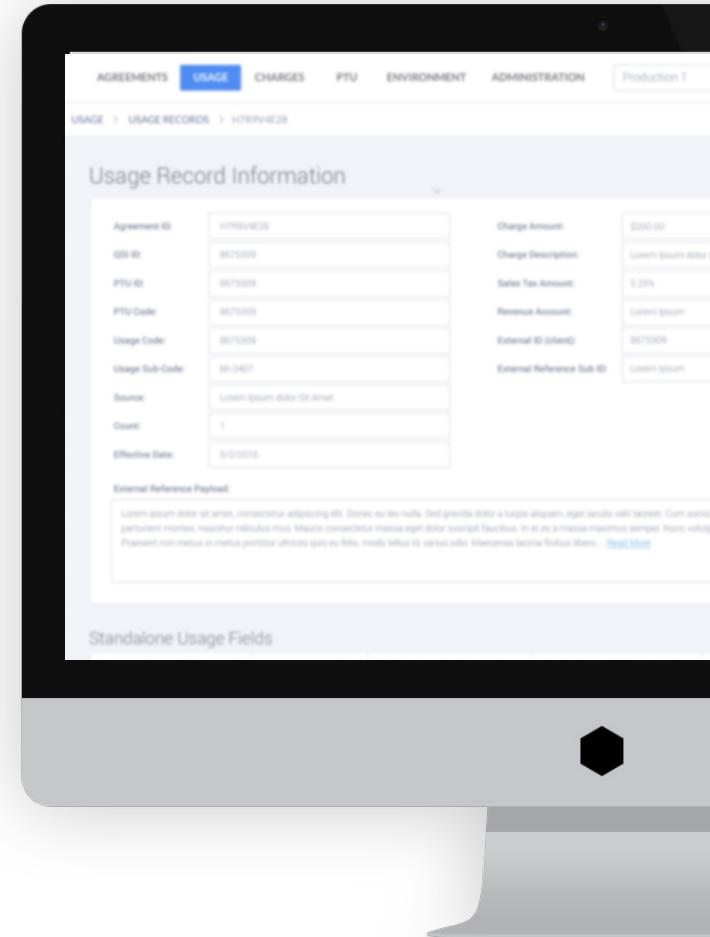


The new Founders Platform will help enable the bank to add 45,000-60,000 new customers within the first three years, and 80,000 by year five. It will pull in prospects correct financial data and regulatory information, and then connect that data to existing accounting systems for faster qualification and approval processes. It will also include features to expand sales of their product lines, and include a community portal for startup founder clients—giving them a ready-made peer network to offer support and exchange ideas.

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# A TRUSTED INNOVATION PARTNER

Janeiro Digital has been a trusted partner for the high-tech commercial bank for nearly one year, and they are already benefiting directly from its RADD methodology and XFORM platform. The bank's R&D team has seen first-hand how Janeiro's approach accelerated their technical team's understanding of the business, and enabled them to come up with a new creative approach to drive their desired growth.



# ABOUT THE HIGH-TECH COMMERCIAL BANK

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For more than 30 years, the bank has helped innovative companies and their investors move bold ideas forward, fast. They provide targeted financial services and expertise through its offices in innovation centers around the world. With commercial, international, and private banking services, they help address the unique needs of innovators.

## ABOUT JANEIRO DIGITAL

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Janeiro Digital is a digital business consulting services company committed to leveraging digital expertise to benefit their clients. Utilizing technology to enable and address key digital business objectives, Janeiro Digital doesn't just fix problems—they provide sustainable solutions that optimize their client's performance to better serve their customers.

Learn more at [www.janeirodigital.com](http://www.janeirodigital.com).



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