

MASTERCLASS

Home & Real Estate Lending

MASTERCLASS: HOME & REAL ESTATE LENDING



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Agenda

- Industry context
- Technology Intervention and Impact
- AI & Automation: Impact and Value
- Demo | Use Case overview
- Q&A

UK Industry context | **a perspective**

Rising house prices are driving the need for better guidance, support and overall experience for all players in the buying process.



ECONOMIC OUTLOOK: INFLATION, INTEREST RATES

Higher rates are pushing up prices, with factors like affordability now key variables. Pricing, advice and product-fit are key differentiators.



REGULATORY SHIFTS

FCA stress buffer, Consent rules and TCF are adding to the compliance check list. Implications for digital channels in terms of content, rules and experience.



MARKET COMPETITION

Digital Platforms & Broker networks grew in market share. Need to strike a balance between tailored advice and loyalty without compromising speed and transparency.



DIGITAL DISRUPTION

Growth of AI-enabled decisioning & content, robo-advisory etc. have amped up customer / colleague / broker expectations around speed, quality, tooling and self-service.



PRODUCT-MARKET FIT

Need for tailored products, new demographics, flexible GTM (e.g. Local agents) are constantly pushing for rethink of conventional strategies and tech-leverage.

Technology Intervention and Impact

Use of AI and automated workflows to improve response-times to macro-events, optimise costs and scale lending

Areas for intervention:

- Faster (lending) decisions but first-time-right: securing vs losing customers
- Speed of change in response to market-shifts (e.g. interest rates)
- Improved advisory & self-serve
- Manual inputs, processing and rework
- Scaling post-sale servicing
- Internal adoption & productivity: For underwriters, loan officers, processors
- (Credit) Risk Management, Compliance

Impact:

- Faster delivery of products and features
- Personalised assistance : 24/7
- Scaling the throughput of loan officers, operators
- Paperless, ESG
- Faster decisioning balanced with fairly treatment
- A scalable servicing model: voice and non-voice
- Improved compliance = Better NPS, lower fines
- Control and optimisation in Tech & Operations (e.g. lower cost of change)

AI & Automation: Impact and Value

AI wants to be a part of 'almost' everything but there is work to be done in terms of Oversight, Privacy, Bias and Change management

Task automation



Chatbots, workflow automation, robotic systems and intelligent tools that simplify repetitive tasks and free bandwidth across Tech and Ops teams.

Analysis & decision-making



AI & ML models are identifying patterns, enhancing data analysis and decision-making, and generating actionable insights across all parts of the lending cycle.

Personalised Service



AI is enabling highly personalised user experiences, adapting content based on agent or customer needs, **including compliant advice with coverage across all interactions**

Efficiency & productivity



Optimizing processes, decisions and increasing productivity e.g. **machine-assessment of structured & unstructured data for better risk-management**

Innovation



AI is pushing incremental and step-innovation with real RoI (e.g. savings, risk management): areas like **document-checking, reporting, creditworthiness, fraud detection**

Ubiquitous Impact



Use-cases from Sales to Servicing, Front through Middle and Back office. Eg analysis of calls to **predict loan potential**, improving **vulnerability spotting**

High-impact areas in lending

Faster response to market-shifts

Role of agentic + nCino in responding to market shifts, competition and customer behaviour

Examples :

- Leveraging AI to auto-adjust lending strategies dynamically
- Changes to pricing based on portfolio performance AND external factors.

360 Productivity

Automating repetitive and manual tasks

Drafting reports, generating pre-approval letters and disclosures, or analysing routine data e.g. AI chatbots to provide quick access to internal resources, generative AI models help draft documents.

Faster throughput in the face of demand spurts

Faster throughput in the face of demand spurts

Some decisions for first-time buyers e.g. pre-approvals, can be sped up to minutes / seconds to move to the next stage as well as allowing more bandwidth for human agents to focus on more complex tasks.

Underwriting-Processing-Approval-Risk

Underwriting-Processing-Approval-Risk

Agents can regularly (and in parallel to human operators) scan bank transactions, withdrawals, income movements, tax returns, scan documents for fraud and consistency AND provide inputs for better tailored products.

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Use case overview

Description

- nCino demo similar to what we are exploring for clients globally
- Assists banking advisors (users) with an AI-generated summary to help track progress of documents uploaded for a mortgage loan
- Demo leverages nCino Banking Advisor to review and extract / transfer data from documents and images into the CRM

Impact and value

- AI used to read documents and automate field population with efficiency and accuracy
- Reduced administration time
- Aligned to regulations and lender's internal policies
- Avoiding human error (e.g. use of repeater prompts)
- The PoC - including the LLM - is scalable and can be extended to use-cases like invoice processing, contract summarisation etc