#### MASTERCLASS

# Home & Real Estate Lending



#### MASTERCLASS: HOME & REAL ESTATE LENDING



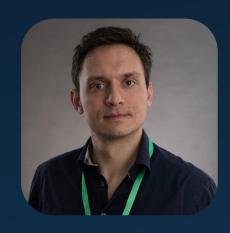
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### Agenda

- Industry context
- Technology Intervention and Impact
- Al & 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.



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 Al-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 techleverage.



### 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-timeright: securing vs losing customers
- Speed of change in response to marketshifts (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)





### Al & Automation: Impact and Value

Al 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 ae identifying patterns, enhancing data analysis and decision-making, and generating actionable insights across all parts of the lending cycle.

#### Personalised Service 😅



Al 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**



Al is pushing incremental and step innovation with real Rol (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

**VASS** 



### 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. Al chatbots to provide quick access to internal resources, generative Al 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.

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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.

#### 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

- Al 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



