

# DIGITAL TRANSFORMATION OF MORTGAGE LOAN PROCESSING

Reducing loan processing time and increasing revenue  
through cloud-based digital solutions



## CHALLENGE

A major US bank struggled with an inefficient mortgage loan processing system:

- **Manual workflows** dependent on physical documentation
- **4-8 week turnaround time** from loan origination to closing
- **High operational costs** due to labor-intensive processes and manual data handling



## SOLUTION OVERVIEW

Temporal designed a comprehensive digital transformation leveraging Cloud managed services, integrated natively into their own applications.

### KEY SOLUTION COMPONENTS:

**1**

#### Robust Data Pipeline

- Digital loan applications with seamless data movement
- Digital bridges between paper-based and digital services
- PII anonymization and comprehensive data analytics
- Integrated transactional database and data lake architecture

**2**

#### Multi-Platform Application Suite

- Customer-facing web and mobile applications
- Internal loan processing workflow tools
- API-exposed services for external integrations

**3**

#### Reimagined Business Processes

- Streamlined approval workflows
- Enhanced integration with third-party services
- Direct customer communication throughout the process

## IMPLEMENTATION HIGHLIGHTS

- Container-based architecture enabling scalability and extensibility
- Loosely coupled services following cloud best practices
- AI integration for improved customer experience and reduced service cycles

## RESULTS & IMPACT

- Reduced loan processing time by 33%.
- Increased customer satisfaction through improved visibility and communication
- Significant increase in loan revenue due to faster processing capabilities
- Reduced operational costs by eliminating manual processing requirements