

Cybage overhauled the **credit card origination platform** of a retail bank for quick and objective decisioning

About the Client

Over 120-year-old retail bank offering banking products & services

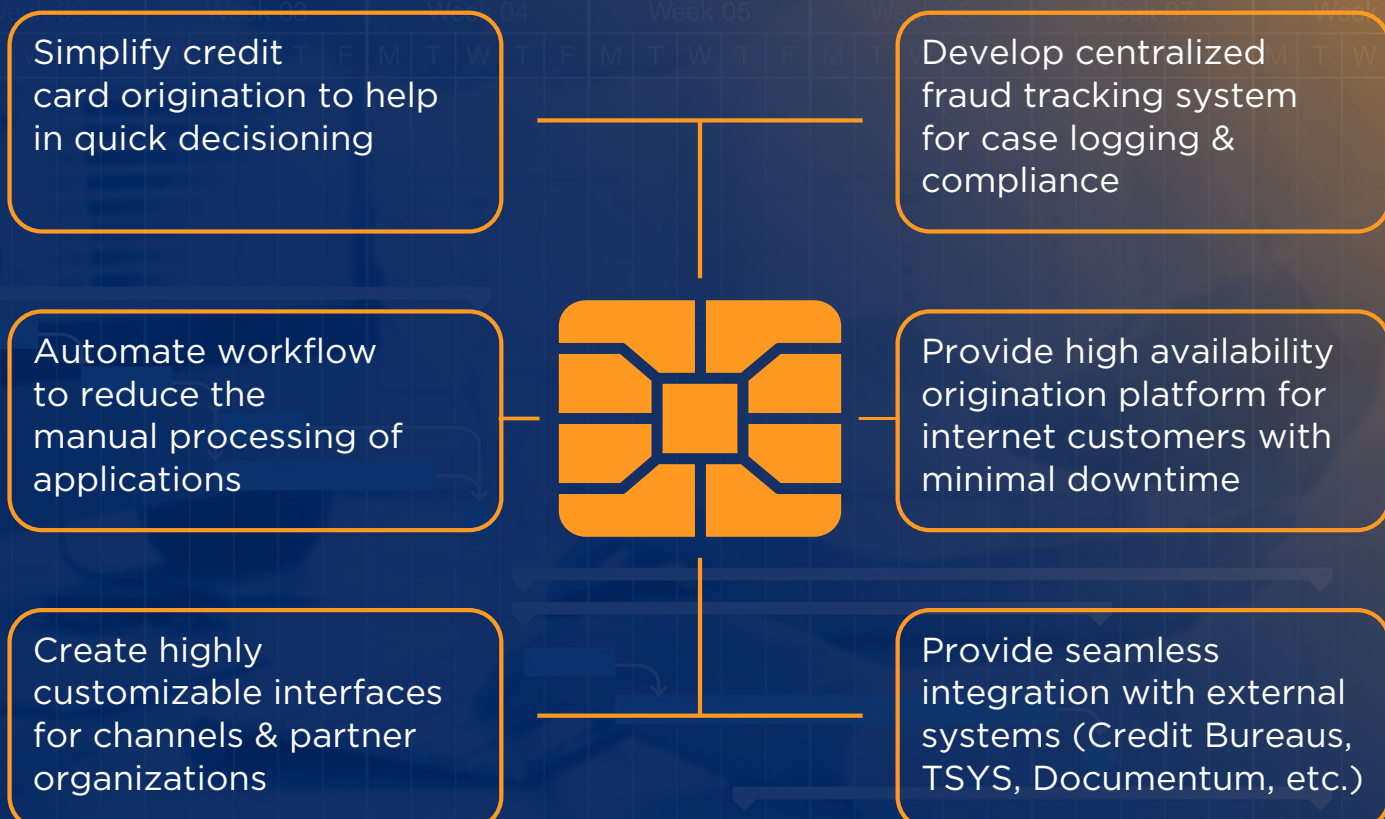
Part of a group that operates in the United States, the Caribbean, and Latin America and holds 48.3 billion dollars in total assets

Caters to customers in banking, finance, and investment verticals

Has 8000 employees & \$41 billion in AUM



Business Needs



Solutions

Re-engineered loan initiation platform of a leading ISV to cater to the credit card origination workflow of customers

Refactored existing complex business rules into simpler business processes using Provenir Repository configuration



Technology Stack

Languages and Framework



Databases



Cloud Platform



Middleware & Standards



Development Tools



Business Impact

Multi-channel interface resulted in **increased product reach**

Automation of origination workflows reduced processing time for credit cards by **30%**

Automated credit decisioning has led to fewer manual errors for credit card sanctions

Centralized fraud portal helps in better tracking & quicker resolutions (**In some cases, the resolution time reduced by up to 50%**)

Low maintenance cost and higher efficiency of decisioning operations

Easier customization of decisioning business rules with minimum downtime

Cybage FinTech Expertise



Payment Tech



Lending & Finance



Wealth & Crypto



Enterprise FinTech Solutions

Optimizing credit card origination platforms in the banking sector

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