

Automated Decisions

Automated Loan Decisioning

Our Automated Decision service is an end-to-end loan decisioning system for Personal, Agricultural and SME loan applications that can fast-track approval recommendations on loans with detailed rationale.

We work with third party decisioning engines and integrate these with Wellington IT's core system, Scion. This facilitates a seamless lending experience for both Credit Unions and their members, providing a quick loan decision recommendation on member applications.

Key Functions

- Automated credit checks will be sent to Visualyse (and then potentially to CCR) based on pre-decided credit union criteria.
- A link to the Decision as a Service web portal is provided when viewing a credit check in Scion.
- Intergration with the Visualyse Gateway API.
- The module currently includes integration with the CCR.



What value does it add?

Simplicity and User-Friendliness - The staff appreciates how easy it is to use the tool and access the information.

Time Savings - By automating processes and providing clear and concise information, the tool frees up staff time.

Data Consistency and Risk Management - The tool flags any issues or risks, with the data provided by members. This feature is valuable for maintaining compliance standards and helps mitigate potential risks associated with inaccurate or unreliable data.

Compliance and Auditing - The tool meets the compliance requirements of your organization, which is crucial for ensuring adherence to regulations and standards.



Customer Success

"When we're underwriting loans, the best decisions can be a combination of both statistical and behavioural underwriting. Whilst our staff have vast experience with behavioural underwriting, the statistical underwriting needed improvement. The Visualyse product, integrated with Wellington IT, allows us to automate the decisioning on loans, therefore providing smarter lending and giving staff members time back to focus on borderline case loans and larger loans".

Simon Foley, Manager at Ballincollig Credit Union.