

Loan application processing and underwriting

This workflow automates the complete loan application processing cycle from initial submission through final approval decision, reducing manual review time and ensuring consistent underwriting standards across all member applications.

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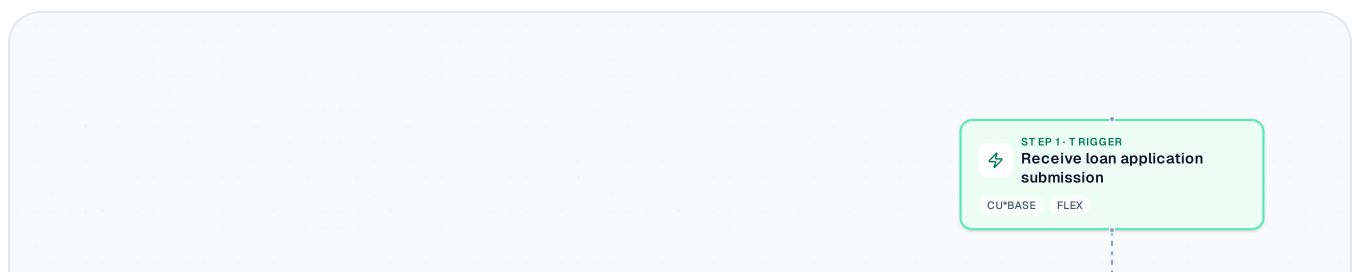


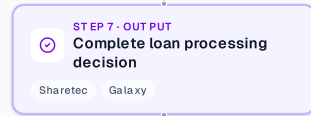
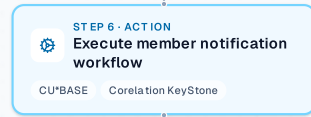
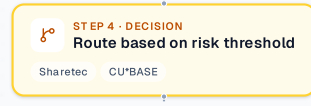
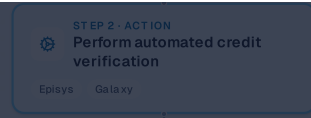
WORKFLOW TRIGGER

Member submits loan application through digital channel or branch system

Visual Flow

Each node represents an automated step. Connections show how data and decisions move through the workflow.





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Step-by-Step Breakdown

Detailed explanation of each automated stage in the workflow.

1

⚡ TRIGGER

Receive loan application submission

Member loan application is captured with personal information, employment details, and requested loan amount. Initial application data is validated for completeness.

2

 ACTION

Perform automated credit verification

System pulls credit report, verifies employment history, and checks member's existing account standing. Income and debt-to-income ratios are calculated automatically.

Episys

Galaxy

3

 ACTION

Calculate risk score assessment

AI algorithms analyze credit data, member relationship history, and loan parameters to generate comprehensive risk scoring. Fraud detection screening is performed simultaneously.

Corelation KeyStone

Galaxy

4

 DECISION

Route based on risk threshold

Applications are automatically routed to appropriate approval channels based on risk scores and loan amounts. Low-risk applications proceed to auto-approval while higher-risk cases require manual review.

Sharetec

CU*BASE

5

 ACTION

Generate approval documentation package

System creates loan agreements, disclosure documents, and payment schedules based on approved terms. All regulatory compliance requirements are automatically incorporated.

FLEX

Episys

6

 ACTION

Execute member notification workflow

Automated communications are sent to members with approval status, next steps, and required documentation. Branch staff receive notifications for any required follow-up actions.

CU*BASE

Corelation KeyStone

7

 OUTPUT

Complete loan processing decision

Final loan decision is recorded in core system with full audit trail. Approved loans are queued for funding while denied applications trigger retention workflows.

Sharetec

Galaxy



Outputs

- Loan approval or denial decision

AI Business OS

- Generated loan documentation package
- Member communication confirmations
- Updated credit union core system records



Key Metrics

- Average loan processing time
- Auto-approval rate percentage
- Member satisfaction scores
- Loan default prediction accuracy



Tools & Integrations

- CU*BASE
- FLEX
- Episys
- Galaxy
- Corelation KeyStone
- Sharetec

AI Business OS

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