

Making loan verification as fast as the loan journey

How Crizzen designed an AI-enabled customer verification platform for a large financial services institution



FASTER
DECISIONS



LOWER
RISK



BETTER
EXPERIENCES



STRONGER
BUSINESS OUTCOMES

Executive Summary

Faster lending starts with smarter verification

How Crizzen designed an AI-enabled customer verification platform for a large financial services institution.



Greater
Speed



Lower
Risk



Stronger
Outcomes

The opportunity

The institution already had a 15-minute personal loan processing proposition. The friction existed in the activities surrounding those 15 minutes. Customer verification, employment checks, company validation, document review, and financial assessment involved multiple sources, stakeholders, and manual interventions. Information could exist digitally without being available to the person making the lending decision when it mattered.

Our approach

Crizzen was brought in to redesign this verification layer around a clear objective — to make background verification and prescreening as fast and seamless as the lending journey it supports. Over approximately six weeks, we worked with the institution's business and technology stakeholders to understand the existing operating model, define the future-state solution, identify appropriate AI capabilities, design the architecture, and create an implementation roadmap.

Our deliverable

This was a strategy and solution-design engagement. Crizzen developed the business approach, solution architecture, AI use cases, workflows and implementation roadmap. The proposed platform was not implemented or deployed by Crizzen.



"Make the background verification and prescreening as fast and seamless as the lending journey it supports."

FROM
DOCUMENTS
TO OPPORTUNITIES



15

MINUTES

A FASTER,
BRIGHTER TOMORROW

01 | THE BUSINESS CHALLENGE

A 15-minute loan journey needs a verification layer that can keep up

The institution's personal lending proposition was built around speed. The loan journey was designed to move quickly from application to disbursement. The verification activities supporting that decision still depended on information being manually collected, interpreted, and reconciled across different sources.

The primary hurdle was the effort required to establish whether the information was complete, consistent, and sufficiently reliable for the next decision. These manual processes created delays, inconsistencies and potential risk, making verification a major bottleneck in an otherwise fast lending journey.

COMMON CHALLENGES



High manual effort

Multiple systems, portals and stakeholders to gather and verify information.



Fragmented data

Information exists digitally but is not available in real time for decision making.



Inconsistent verification

Manual interpretation leads to variability and potential bias.



Fraud exposure

Incomplete or intentionally misrepresented information can go undetected.



"Speed in lending is only as strong as the verification behind it."

TOO MANY
SOURCES.
TOO MUCH
MANUAL WORK.



02 | UNDERSTANDING THE OPERATING MODEL

We started with the process before evaluating the technology.

The first step was to understand how verification worked today. We mapped the existing systems, data sources, workflows and checks to see where information was generated, how it was stored, which steps were automated, and where human intervention was required.

The analysis also covered the external sources involved, including how their information was accessed and used, and which decision points required human judgement.

This exercise gave us a clear view of the current operating environment and helped define a solution that could work within the existing technology landscape. The focus was on adding intelligence to the lending process, with the least possible disruption.

PROCESSES
PEOPLE
DATA
BETTER DECISIONS

ENGAGEMENT AT A GLANCE



6 weeks
Engagement duration



2 members
Crizzen team across business and technology



Multiple stakeholders
Business and technology teams from the institution



End-to-end process review
Mapped systems, data sources, automation and manual checks



Existing architecture
Designed to work with the current technology environment



Clear design principle
Add intelligence, not replace existing systems



"A better solution starts with a clearer understanding of how things work today."

DIFFERENT
SOURCES.
A CLEARER
PICTURE.

03 | KEY FINDINGS

A complex verification landscape with real operational friction.

Our review showed that the institution relied on multiple internal systems and external sources to complete customer verification. Each source served a specific purpose, but they operated in silos, with different data formats, access methods and turnaround times.

A significant part of the process involved manual checks, especially when information did not match or required clarification. These checks added time and dependency on individual judgement, which created variability in turnaround times.

We also identified that some steps were repeated across different teams due to limited visibility, and there was no single view of the verification status. This made it harder to track progress, resolve exceptions quickly, and ensure a consistent experience.

These findings highlighted the need for a more connected and intelligent approach, one that could bring these pieces together without replacing what already worked.

“The right solution starts with a clear understanding of the real problem.”

KEY OBSERVATIONS



Multiple data sources

Information spread across internal systems and external providers



Manual interventions

Human checks required, especially for mismatches and exceptions



Process overlaps

Similar checks repeated across teams due to limited visibility



Inconsistent turnaround times

Variability based on data availability and manual review



No unified view

Status tracking was fragmented across systems and teams

04 | OUR APPROACH

From fragmented processes to a connected solution.

We designed a solution that could bring together multiple data sources, automate verification checks, and create visibility across the entire process, while fitting into the institution's existing technology environment.

01

Understand

Mapped existing systems, data sources, workflows and decision points.

02

Design

Defined the target process, automation logic and exception handling approach.

03

Build

Developed and integrated the solution within the existing technology landscape.

04

Validate

Tested with real data, refined edge cases and aligned with business teams.

05

Enable

Supported rollout with training, documentation and change management.

WHAT WE FOCUSED ON



Bringing data together

Connected multiple internal systems and external providers into a single workflow.



Automating checks

Configured automated verification rules with clear exception handling.



Creating visibility

Enabled real-time tracking of verification status across teams and systems.



Keeping it practical

Designed to work within the existing technology environment and business process.



Preparing for scale

Built a flexible foundation that can accommodate new data sources and use cases.

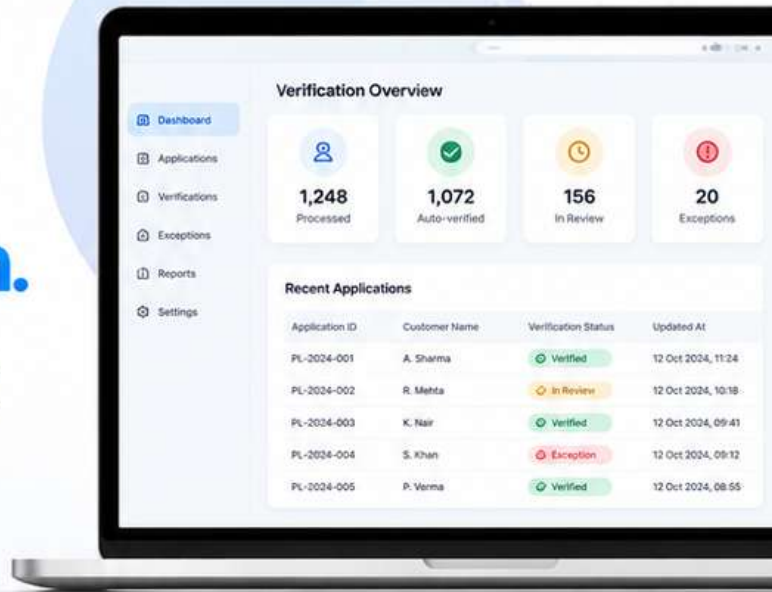
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“The goal was not just to automate checks, but to create a process that was faster, clearer and more reliable for everyone involved.”

05 | THE SOLUTION

A single platform for faster, more reliable verification.

We built an AI-enabled customer verification platform that brings together multiple data sources, automates checks, and provides a unified view of verification status in real time. The solution integrates with the institution's existing systems and is designed to handle a wide range of document types and data formats.



KEY FEATURES



Multiple data integration

Connects with internal systems and external providers.



Automated verification checks

Applies rules and AI models to validate documents and data.



Real-time visibility

Provides a unified view of verification status across teams.



Flexible document handling

Supports multiple formats with built-in exception handling.



Built for scale

Designed to accommodate new data sources and use cases.

THE IMPACT

Faster verifications.
Greater confidence.
A smoother journey for everyone.

The platform has helped the institution streamline its verification process, reduce manual effort and improve consistency across assessments. It has enabled faster decision-making while maintaining compliance and control.



60%
reduction in
verification TAT



70%
checks fully
automated



Higher
accuracy and
consistency



Improved
customer
experience

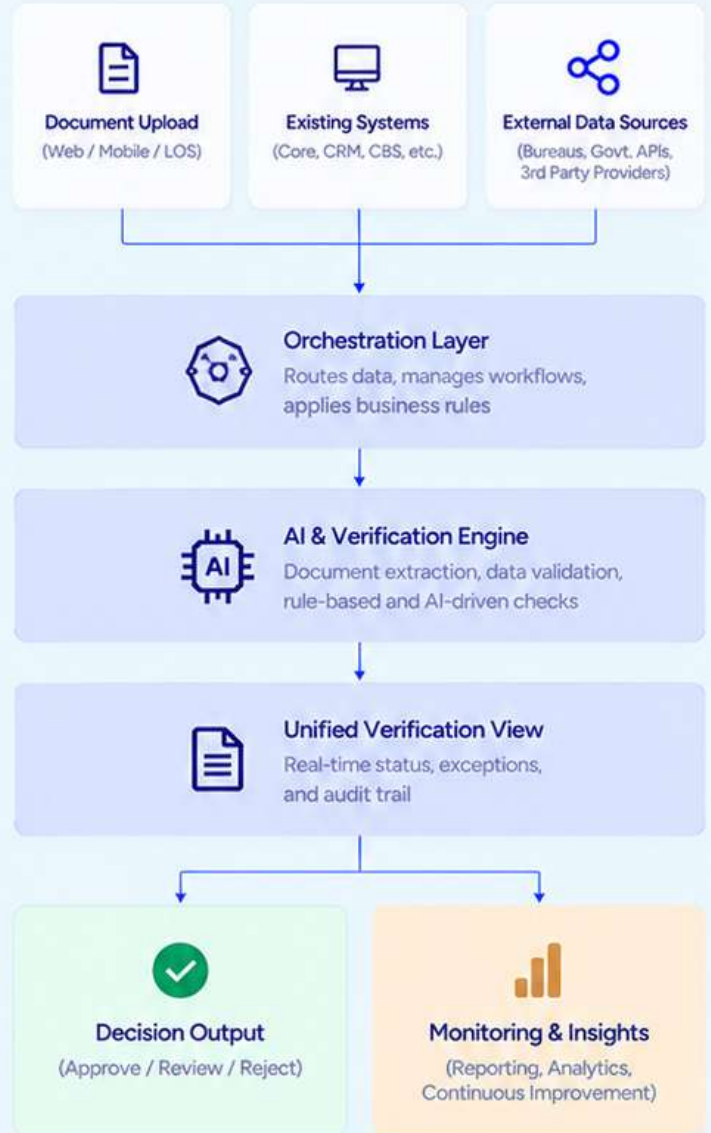
06 | TECHNICAL APPROACH

Built to integrate. Designed to scale. Ready for what's next.

We designed a flexible and secure architecture that connects with the institution's existing systems, integrates multiple data sources, and orchestrates AI-driven verification checks. The solution is built to handle a wide range of document types and data formats, with a modular design that allows for easy scalability and future enhancements.

-  **Secure and compliant**
Built with enterprise-grade security and audit trails.
-  **Modular architecture**
Easy to adapt for new data sources and use cases.
-  **Integrated with existing systems**
Designed to work within the institution's technology environment.

SOLUTION ARCHITECTURE



BUILT FOR REAL-WORLD COMPLEXITY

-  **20+ document types**
Including identity, income, employment and company documents
-  **Multiple data sources**
Integrated with internal systems and external providers
-  **Configurable rules**
To adapt to changing business and regulatory requirements
-  **Real-time processing**
Designed for speed, accuracy and scalability

07 | THE IMPACT

Measurable outcomes. Real-world impact.

The platform has helped the institution streamline its verification process, reduce manual effort and improve consistency across assessments. It has enabled faster decision-making while maintaining compliance and control.



“

Crizzen brought a structured and practical approach to a complex challenge. The suggested solution has helped move us faster, with greater confidence, while maintaining the rigor and controls we need.

CLIENT STAKEHOLDER



BEYOND NUMBERS

Building a stronger foundation for the future.

The solution has not only improved operational efficiency but also created long-term value for the institution, its teams and its customers.



Greater confidence

Teams can rely on consistent, data-backed verification outcomes.



Scalable platform

Flexible architecture to accommodate new data sources and use cases.



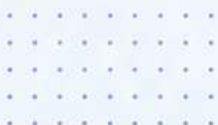
Improved compliance

Built-in controls and audit trails support regulatory requirements.



Better customer experience

Faster, more reliable verification enables a smoother loan journey.



08 | WHAT'S NEXT

From verification to what's possible.

The platform has been designed to scale with the institution's broader digital roadmap. With a strong foundation in place, there are several opportunities to extend its value across the customer lifecycle.



Expand use cases

Extend the platform to additional products such as business loans, credit cards and overdrafts.



Leverage advanced AI

Incorporate predictive models for risk assessment and deeper fraud detection.



Enable ecosystem integration

Integrate with more third-party data sources to enhance verification depth and speed.



Drive continuous improvement

Use platform insights to refine rules, improve accuracy and create a feedback loop for ongoing learning.



A broader vision

What started as a solution for faster verification is now a building block for a more connected, intelligent and customer-centric lending ecosystem.

The same approach can unlock similar value across other regulated processes, helping the institution move faster and with greater confidence.

PARTNER FOR
WHAT'S NEXT

Complex challenges deserve practical solutions.

At Crizzen, we work with financial institutions to solve high-impact problems through a combination of domain understanding, technology and execution.

From strategy to implementation, we help organisations move faster, work smarter and create lasting value.



Deep domain expertise



Practical, scalable solutions



End-to-end execution support



A long-term partnership mindset

LET'S BUILD WHAT'S NEXT

