



*"This system revolutionises the way we do business, significantly enhancing our service to customers and the broker network, and consolidating KBC's position in the Irish market place. Kainos' strong technical capabilities and proven local experience were key factors in our decision to choose them for this project."*

John Delaney, Director,  
KBC Homeloans.

# Kainos shortens mortgage processing time at **KBC**

## The Challenge

One of Ireland's leading providers of home loans, Belgian-owned KBC Bank began lending to home buyers ten years ago and now holds twelve per cent of the Irish mortgage market. With growing competition, excellent customer service has become a key ingredient of success. In an effort to improve their share of a crowded market place, KBC commissioned Kainos to implement an integrated mortgage application processing system.

## The Solution

Kainos developed a web-enabled solution (named Solas) that provides KBC's staff with immediate access to all the information and documentation necessary to process a mortgage application. Based on Autonomy's document management product, scanning and workflow technology are combined to facilitate faster data capture and to ensure that each step of the mortgage process is completed on schedule and by the appropriate personnel.

Solas automates most tasks in the process, using extensive business validation and a sophisticated calculations engine. The solution was also required to integrate all of the customer channels (web, phone and branch) and thereby ensure that brokers and customers would experience the same high quality of service through any interface.

## The Benefits

**Solas has improved productivity of staff and brokers.** In the first week of operation, Solas facilitated the issue of over 46 million Euros in advances (loans) to approved mortgage cases. This represented a dramatic improvement in staff productivity.



**Solas has improved customer service.** It has resulted in faster turnaround times at critical parts of the process. It has also reduced complaints and improved communication, significantly increasing the confidence of brokers and customers.

**It has resulted in more business for KBC.** This has come about as a result of improved broker service, which has had a positive impact on the key Loan Conversion Ratio. A marginal increase in this ratio has produced a significant return.

**Solas ensures compliance with best practice and industry regulations.** Because the entire process is automated, all documents are easy to retrieve, validate and store.

## About Kainos

Kainos is a thriving technology company with particular expertise in three core markets - healthcare, financial services and public sector.

For more than 25 years we have worked with an extensive base of global and local brands integrating IT applications and delivering solutions that offer measurable business and cost efficiencies. Our solutions are optimised and deployed using the latest portal, mobile and cloud technologies. But what we really do is make organisations work smarter, faster, better.

**Our 350+** people are true professionals, combining deep engineering and design skills with business brains and a work ethic that our customers tell us is unique. When we say that our employees are one of our core differentiators, we absolutely mean it.

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