

# Credit Union Clients' Journey with DecisionRules



## About our Client

Our client provides a variety of financial products, including high-yield savings accounts, mortgages, and personal loans. Serving employees of industry giants. Its focus is on convenient online and mobile banking for its nationwide members. In the competitive financial services landscape, our client sought to improve efficiency and enhance their underwriting process for second mortgages and home equity lines of credit.

## The Challenge

- **Complexity & IT Dependency:** Hard-coded rules limited agility and required developer involvement.
- **Efficiency:** Manual interventions slowed decision-making processes.
- **Scaling for Growth:** A flexible solution was needed for future expansion into broader financial products.

## Solution

**DecisionRules: A Game-Changer in Underwriting**  
Client adopted DecisionRules for its no-code/low-code capabilities and seamless integration, transforming their underwriting process.

## Key Benefits

- **Ease of Use:** Empowered business teams to manage rules independently.
- **Cost Efficiency:** Reduced operational costs compared to traditional engines like IBM's ODM.
- **Scalability:** Easily adapted to other financial products for future growth.

## Results & Impact



**Efficiency Gains:** Decisions rendered in seconds instead of minutes.



**Reduced Costs:** Optimized operations with lower IT dependency.



**Scalability:** Ready to expand DecisionRules for checking and savings accounts.