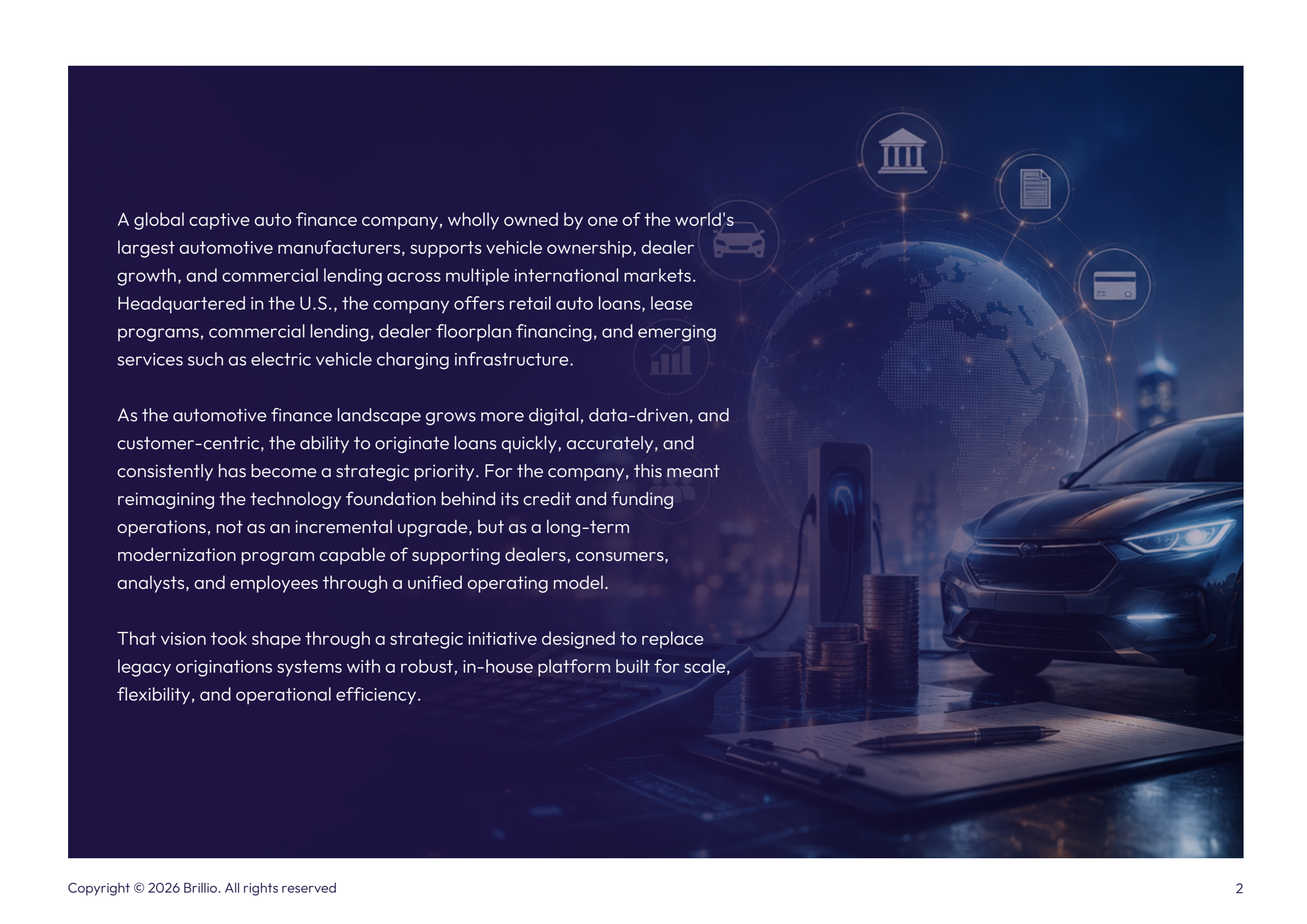




# Unifying Credit and Funding for a Smarter Originations Experience

How Brillio helped a global captive auto finance company unify credit and funding workflows, cut agent wait times by 30%, and accelerate engineering velocity by 75%





A global captive auto finance company, wholly owned by one of the world's largest automotive manufacturers, supports vehicle ownership, dealer growth, and commercial lending across multiple international markets. Headquartered in the U.S., the company offers retail auto loans, lease programs, commercial lending, dealer floorplan financing, and emerging services such as electric vehicle charging infrastructure.

As the automotive finance landscape grows more digital, data-driven, and customer-centric, the ability to originate loans quickly, accurately, and consistently has become a strategic priority. For the company, this meant reimagining the technology foundation behind its credit and funding operations, not as an incremental upgrade, but as a long-term modernization program capable of supporting dealers, consumers, analysts, and employees through a unified operating model.

That vision took shape through a strategic initiative designed to replace legacy originations systems with a robust, in-house platform built for scale, flexibility, and operational efficiency.

# From fragmented legacy systems to a unified originations experience

The company's existing originations landscape supported critical business functions, but the broader ambition was clear: build a modern platform that could unify credit and funding flows, support multiple personas, reduce manual effort, and enable faster, more accurate decisioning.

The new platform was designed as the foundation for the company's dealer operations technology - a single layer connecting dealers, consumers, credit and funding analysts, and employee users through consistent data and applications. Beyond replicating traditional credit and funding systems, the program set out to introduce a more automation-first, experience-led model.

The modernization effort was built around several core principles: unify credit and funding into a single flow across products; enable channel-agnostic origination for future expansion; validate data at the source to reduce manual work; and use internal and third-party data to improve decisioning and funding outcomes.

For the client, success meant more than replacing legacy technology. It meant building a faster, smarter, and more scalable origination backbone, one capable of supporting complex loan scenarios while improving productivity and compliance.

After early solutioning discussions that demonstrated deep expertise in application modernization, Salesforce-based experience design, and .NET engineering, Brillio selected as the transformation partner.

# Building an automation-first originations platform

The initial MVP scope focused on two critical capabilities: automated decisioning and manual decisioning.

For automated decisioning, we integrated the platform with a major credit bureau to accelerate loan approvals. This laid the foundation for faster, data-driven credit decisions and supported the client's long-term goal of increasing auto-decisioning rates.

For manual decisioning, we delivered an Agent UI Portal designed to support complex loan cases that require analyst review. Built on Salesforce, the portal gave credit analysts an intuitive workflow to review applications, capture decisions, and process exceptions with greater accuracy and compliance.

Behind the experience layer, we modernized core backend services for manual loan decisioning, including API-layer development, orchestrator events, downstream service integrations, automated functional testing, end-to-end system testing, smoke testing, and a unified logging framework to strengthen reliability and traceability.

We also began future-ready enhancements for the next phase, including credit bureau pre-pricing calculations, application re-decisioning, and open lending capabilities.

# A model built for speed, quality, and shared ownership

Together with the client, we followed a co-innovation approach, operating as a single integrated product team under the modernization program. Rather than a traditional vendor-led delivery model, both teams aligned around shared ownership of outcomes, transparent agile ceremonies, and co-managed backlogs.

This approach kept quality, speed-to-market, and production readiness at the center of execution.

We implemented automated decisioning across multiple credit bureaus, with shared rule governance and exception-handling capabilities. In parallel, the teams enabled manual decisioning paths for the complex cases that required analyst intervention.

The Salesforce-based Agent UI/UX portal became a key enabler of this operating model, giving analysts a streamlined interface for end-to-end application review, decision capture, and policy-compliant processing.

We embedded quality engineering as a shared discipline from day one. A rigorous end-to-end testing model, supported by automation-first smoke and regression suites, controlled test data, service validation, and user journey testing, ensured parity with legacy outcomes while preparing the platform for production.

# Delivering quantifiable impact through MVP1

With MVP1 live, the modernization program has already delivered meaningful operational and engineering impact.

The platform achieved a 99% accuracy match with the legacy system for credit bureau pre-pricing calculations, building confidence in the new platform's decisioning logic and output quality.

Automation test execution time dropped to under three minutes, supporting faster validation cycles and improving engineering efficiency. Our custom implementation approach also delivered approximately \$500,000 in cloud license cost savings.

For business users, the new workflow reduced agent wait time by 30% per manual decisioning transaction, directly improving the analyst experience and accelerating application processing.

Engineering velocity increased by 75% over 10 months, alongside a 30%+ productivity gain from effective Copilot adoption across phases of the software development lifecycle.

To support continuous quality validation, we implemented a real-time performance dashboard and an automated test suite that runs three times daily, giving stakeholders stronger visibility into platform performance and readiness.

## Impact snapshot

---

**99% accuracy match**

with the legacy system on credit bureau pre-pricing

**~\$500,000**

in cloud license cost savings

**75% increase**

in engineering velocity over 10 months

**30% reduction**

in agent wait time per manual decisioning transaction

Auto-decisioning targeted to grow from

**64% to 90%** ↗

Manual decision turnaround targeted to drop from

**15 minutes to under 5 minutes** ⌚

## About Brillio

Brillio is a digital technology services company that drives AI-first engineering and design-led experiences for global enterprises. Born digital in 2014, its consulting-led services span Customer Experience, Data & AI, Product Engineering, and Digital Infrastructure. With an industry-leading NPS of 71, Brillio accelerates time to market through its proprietary BrillioOne.ai platform, powered by AI-ready talent with deep domain expertise.

Brillio is the official Digital Transformation Partner and the official Data and AI Services Provider of Atlassian Williams Racing. Brillio partners with leading technology providers including Microsoft, AWS, Google Cloud, Salesforce, Adobe, Databricks, and Snowflake and operates with 6,000+ “Brillians” across 15 global delivery centers. Consistently recognized as a Great Place to Work® since 2021, Brillio blends innovation, talent, and purpose to deliver measurable outcomes for clients and fulfilling careers for employees.



<https://www.brillio.com/>

Contact Us: [info@brillio.com](mailto:info@brillio.com)

