Understand. Recommend. Build.

Understand the problem, Recommend the right fit platform, Build it right the first-time

Birlasoft started by understanding the challenges through discovery workshops with business stakeholders, identifying where inefficiencies and value leakage existed across the lending lifecycle. A proof of concept on Salesforce Financial Services Cloud was then developed to validate the target journeys before any platform commitment was made. This enabled platform decisions to be based on evidence, alignment with existing core systems, and fit with the broader IT roadmap.

The two journeys that follow illustrate how this advisory-led approach translated into practical, proven business outcomes.

Connected Broker Journey

Powered by Salesforce Financial Services Cloud

From enquiry to an activated, contracted, and self-service enabled broker.

The delay lives in every hand-off

A broker enquiry arrives by email. Sales, onboarding and compliance each work in their own tool, company details are re-keyed into CRM and the lending system, background checks run offline and contracts travel as Word or PDF files. Brokers follow-up for status and weeks pass before the broker is onboarded

4-8 WEEKS
TO ONBOARD A BROKER

14+ SCREENS
IN A LEGACY JOURNEY

Where broker onboarding gets stuck

- **Long, manual cycles:** Driven by email-based document collection, manual reminders and incomplete onboarding packs
- **Fragmented view:** Sales, onboarding, compliance and training teams work in separate tools with no single broker record.
- **Manual third-party verification:** Background checks are done offline in separate tools and re-keyed into CRM and lending systems.
- **Contracting friction:** Contracts and deal limits are built in Word or PDF, signed over email and reconciled manually with the core.
- **No self-service:** Status updates, document requests and limit changes all need intervention from support team.

The fix is not another lending core.

Birlasoft places Salesforce Financial Services Cloud (FSC) around the core systems as the engagement layer for brokers and internal teams. The journey changes; the system of record remains the same.

01 *ENQUIRE*	02 *VERIFY*	03 *CONTRACT*	04 *ACTIVATE*

STAGE	WHAT CHANGES	FSC ENABLING LAYER
Guided capture	Brokers submit an enquiry online or through the Sales team; FSC auto-creates the Account, Contact and Opportunity.	FSC data model, Experience Cloud
Document collection	A secure link is sent by email or SMS to upload the required business documents; missing documents trigger auto-reminders.	Experience Cloud portal, automated reminders
Background verification	Companies House and third-party APIs run KYC/FCA and background checks and auto-update the opportunity status.	MuleSoft/REST APIs, real-time status alerts
Risk & contracting	Underwriting completes the risk assessment in FSC; the contract is auto-generated with deal limits and sent for e-signature.	OmniStudio, Flows, e-signature integration
Agency setup	Approved brokers and their agencies are provisioned in the core system with initial deal limits via API.	Bi-directional API sync with the lending core
Broker enablement	Training tasks are auto-assigned and portal credentials issued on completion, closing the onboarding loop.	Task automation, portal credentialing

~60% SHORTER BROKER ONBOARDING!!
From 4+ weeks to under a week, with broker self-service replacing support calls.

From Enquiry to Disbursement

With Salesforce Financial Services Cloud

Loan origination → Broker-led quoting → Customer disbursement

Where loan origination gets stuck

- **Disjointed origination:** Quoting, credit checks, underwriting and disbursement live in three to five disconnected systems.
- **Duplicate data entry:** The same customer details are captured again in CRM, the core, KYC and document systems.
- **Delayed disbursement:** Quote to approval to agreement to payout takes weeks of manual hand-offs.
- **Limited Broker + Customer 360:** Teams cannot see broker, agency, customer, loan and repayments in one place.
- **Compliance drag:** AML/PEP screening, UBO reviews and audit trails sit outside CRM.

01 *QUOTE*	**02** *APPLY*	**03** *UNDERWRITE*	**04** *DISBURSE*

STAGE	WHAT CHANGES	FSC ENABLING LAYER
Broker-led quoting	The broker receives the customer data, creates the Account and opens the Opportunity.	FSC data model
Loan configuration	Amount, deposit, repayments, gross rate and purpose captured on guided screens; schedule, total repayable and commission calculated in real time.	OmniStudio-driven screens and calculators
Digital customer journey	The customer receives the quote by email, approves it and completes a web form for financials, credit score and documents.	Digital quote approval, dynamic web forms
Application creation	FSC generates the lending record with all data and documents, then syncs to the core for AML/PEP screening and underwriting.	FSC lending record, MuleSoft/REST sync
Agreement & disbursement	The agreement is e-signed; on approval the Financial Account is created, the welcome letter dispatched and disbursement triggered from the core.	Financial Account, e-sign, core-triggered payout
Broker + Customer 360	Internal teams see broker, agency, customer, quote, loan and repayments in one FSC record.	Unified FSC relationship view

What changed for the Lender

Broker-led origination on FSC over the live lending core, replacing a screen-heavy legacy platform.

~40%
FASTER LOAN ORIGINATION
WEEKS TO DAYS

~15%
REVENUE GROWTH
MORE ACTIVE BROKERS AND DEALS

~30%
LOWER PIPELINE EAKAGE
FEWER STALLED DEALS

Why Birlasoft

- Lending context already mapped. The starting point is a working FSC pattern, not a blank platform.
- Change without a rip-and-replace. FSC becomes the engagement layer while the core remains in place.
- A practical path forward. Begin with onboarding, origination or Broker + Customer 360, then expand

Ready to modernise your lending journey
Talk to Birlasoft experts about Salesforce Financial Services Cloud!

Accelerating Impact

Birlasoft combines the power of domain, enterprise, and digital technologies to reimagine business processes for customers and their ecosystem. Its consultative and design thinking approach makes societies more productive by helping customers run businesses. As part of the multibillion-dollar diversified CKA Birla Group, Birlasoft with its 11,500+ professionals, is committed to continuing the Group's 170 year heritage of building sustainable communities.

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RESOURCES