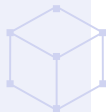denodo + iOCO

SA Home Loans

www.sahomeloans.com

INDUSTRY
Financial Services

PROFILE
SA Home Loans is a mortgage finance company and mortgage insurance provider based in South Africa. The company was founded in February, 1999 and is headquartered in uMhlanga, South Africa, near the city of Durban. Its services cover origination and credit approval through to registration and ongoing loan servicing. SA Home Loans is an independent, non-bank home loans provider that has played a pioneering role in creating a more diverse financial infrastructure in South Africa.

"
The Denodo Platform has allowed us to model our entire enterprise, providing curated data to our business users and application networks much quicker than before. Without it, data democratization would have been near impossible."

— **Riaan Vermeulen, Head of Data Architecture at SA Home Loans**

SA Home Loans Dramatically Accelerates Loan Verifications with the Denodo Platform
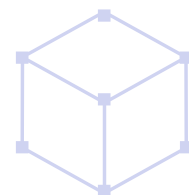
SA Home Loans is a mortgage finance provider focused on one dedicated purpose: to offer the best services associated with providing home loans, from origination and credit approval through to registration and ongoing loan servicing. SA Home Loans is a proven entrepreneurial success story, having originated well over US$ 3.7 billion in residential loans.
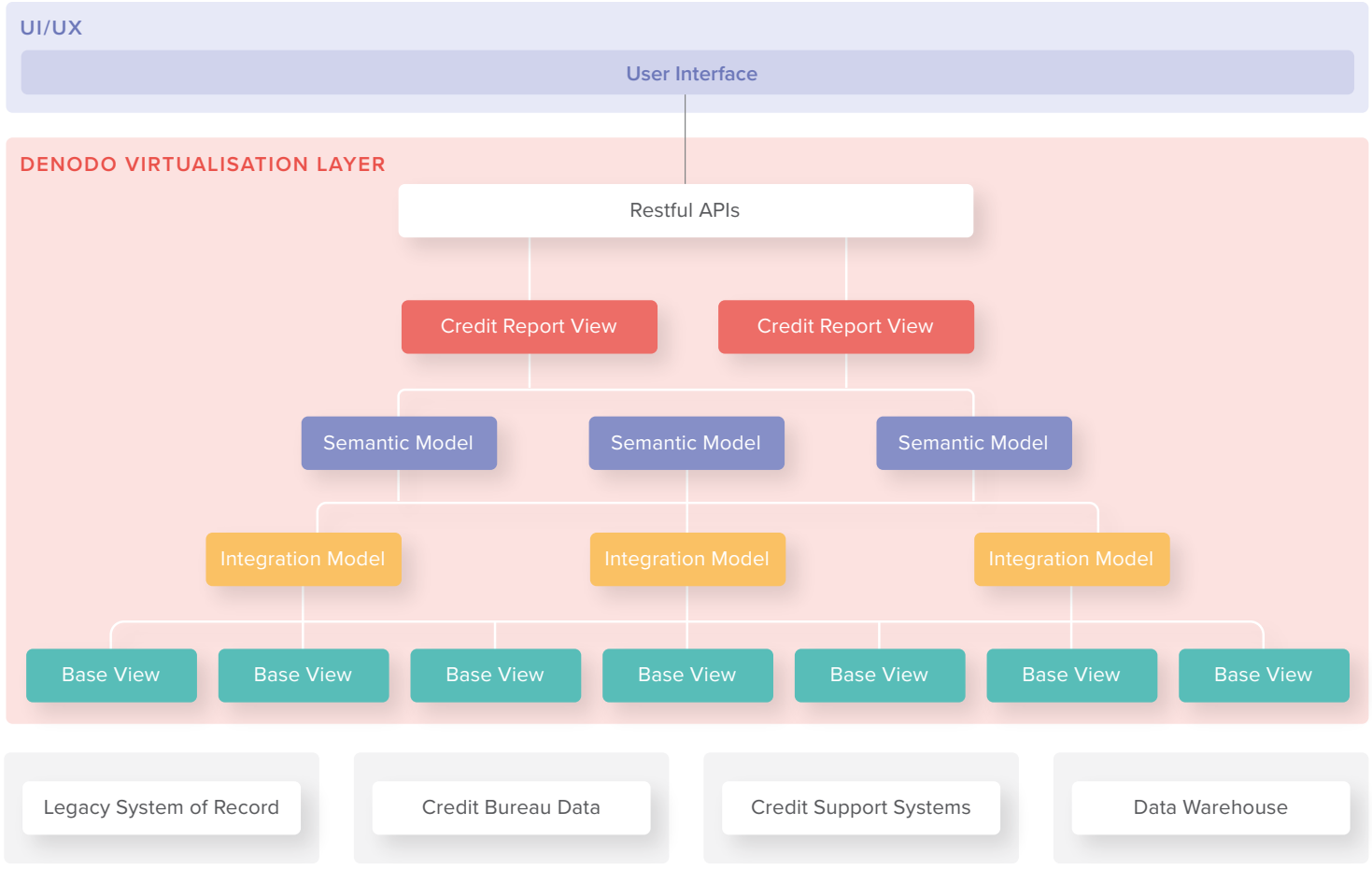
Business Need

The SA Home Loans credit team required client and credit bureau data to be modelled and provided in support of the credit decisioning process. Getting access to fully integrated, complex data, modelled from various internal and external data providers was challenging. It was a constant tug-of-war between the teams and resources, and the data itself was very sensitive, so it needed to be carefully curated and trustworthy. SA Home Loans needed a way to accelerate the home credit decisioning process, to serve customers in a shorter timeframe.

The Solution

Denodo and iOCO, the information and communications technology (ICT) arm of The EOH Group and an expert in data consulting, teamed up to provide SA Home Loans with a secure, fast, data sharing system, built on the Denodo Platform, to speed up the home loan credit underwriting process. The Denodo Platform, powered by data virtualization, enables real-time access to data across disparate systems, without replication. SA Home Loans has never looked back. The company's engagement with Denodo and iOCO has been a partnership from the beginning, and one that SA Home Loans very much appreciates, as the company is working on a tech stack modernization project in which the Denodo Platform plays a key part.

UI/UX

User Interface

DENODO VIRTUALISATION LAYER

Restful APIs

Credit Report View

Credit Report View

Semantic Model

Semantic Model

Semantic Model

Integration Model

Integration Model

Integration Model

Base View

Base View

Base View

Base View

Base View

Base View

Base View

Legacy System of Record

Credit Bureau Data

Credit Support Systems

Data Warehouse

Benefits

Within 12 months of implementing the Denodo Platform, SA Home Loans realized the benefits of not only faster loan application processing, but also increased data security, due to the Denodo Platform's support for global data security policies. In one example, the time required to confirm employment went from two business days to milliseconds. Credit data is modelled and presented in a single view, empowering Credit Analyst to respond within minutes rather than hours.

After some time, SA Home Loans also made the platform more strategic with an upgrade to Denodo Enterprise Plus, to take advantage of the platform's extended data management capabilities, including integration with Salesforce. Data virtualization, data integration layers, and data integration platforms all played a role in how SA Home Loans accelerated home loan verifications, because before the Denodo Platform implementation, data was stored in disparate sources across the business. The Denodo Platform enables SA Home Loans to quickly model data, extract that information, and provide access in a fast, secure way that does not expose the company to risk and does not negate any of the company's data governance provisions.

With the Denodo Platform, SA Home Loans can now expose enterprise data with just three clicks, as APIs, and get the verification to end users within minutes rather than days.

denodo

Denodo is a leader in data management. The award-winning Denodo Platform is the leading data integration, management, and delivery platform using a logical approach to enable self-service BI, data science, hybrid/multi-cloud data integration, and enterprise data services. Realizing more than 400% ROI and millions of dollars in benefits, Denodo's customers across large enterprises and mid-market companies in 30+ industries have received payback in less than 6 months.

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