



# One Credit Engine

Extreme automation for lending servicing.  
Scale your loan portfolio without scaling headcount.



### Automated Servicing

- Auto-posting of instalments, dynamic interest recalculation, fee application, and renewal workflows.
- Cut processing from 10–15 min to 1–2 min per case.

### Lending Lifecycle

- Automated contract amendments, mid-term

modifications, and end-of-term processing with straight-through GL updates.

- 30–50% productivity gains.

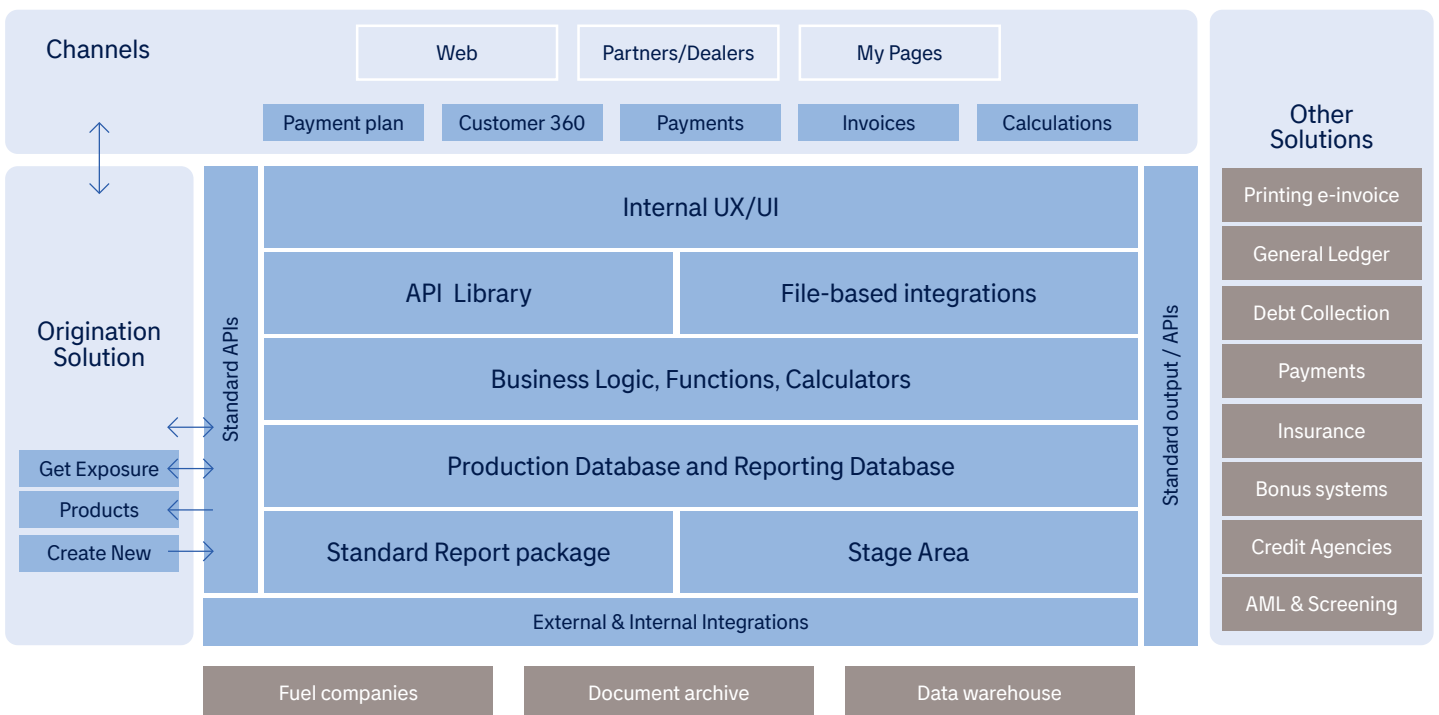
### Collections & Risk

- Automated reminders and real-time portfolio visibility.
- Reduce delinquency, lower cost-to-serve, and enable proactive risk management.

### The Business Case

- Financial institutions report 70% faster processing, near-perfect accuracy, and 50% lower cost per loan.
- 70% of servicing actions execute with zero human intervention.
- Teams focus on exceptions and high-value cases only.
- Break the 1 FTE per 500 contracts barrier.

## End-to-end lending automation: origination to collection, on-premises, SaaS, or BPO



Customer internal/ 3rd party solutions
  Tieto Solution, APIs and interfaces
  Tieto integrations

## Transforming Lending Servicing for UK Financial Institutions



One Credit Engine delivers end-to-end automated credit servicing for consumer, mortgage, and corporate loans, plus savings accounts, instalment loans, and revolving credit. Deployed on premise, SaaS, or BPO.

**The leading Nordic credit software provider** — now bringing proven lending automation to the UK.



### Key Benefits:

- 70% reduction in processing time across servicing workflows.
- Near-100% execution accuracy, eliminating manual errors.
- 50% lower cost per loan serviced.
- Zero re-keying from origination to servicing.
- Configurable rules engine for UK regulatory requirements.



### Key Lending Capabilities:

- Consumer, mortgage, and corporate loan administration.
- Automated payment posting, billing, and invoice consolidation.
- Dynamic interest recalculation and fee management.
- Collateral management and credit exposure tracking.
- Delinquency management with automated collections.
- Multi-portfolio support with GL integration and reporting.
- API-first architecture for partner integrations.