



CASE STUDY

# santander new mortgage process



“With Outsystems low-code platform we were able to deploy a New Mortgage Process in a short time frame, delivering a superior user experience with a more efficient process.”

**João Almeida**  
Project Director

### challenge

Digital transformation end-to-end of the Mortgage Process in Santander PT.

### solution & goal

The main goal was to bring together, under the same platform, all the players of the Mortgage Process (Internal, Solicitors, Partners and Client), simplify the interactions between them and accelerate the whole process.

### how-to

Open House was a three-layered project, using Outsystems at the top layer. Starting from scratch, the Outsystems purpose in this process was to have a clean and efficient platform, capable to grow rapidly when evolving and incorporating more products to the platform. Using a whole variety of functionalities native to Outsystems, we developed most of the “new” Business logic of the process. There were also 2 more layers. Middleware, developed on Java, holds the communication between Front End and Core Systems. The Core Systems, also had to adapt and develop new features for this new process.

### kpi's / client value

Project Strategy was built on 4 KPIs:

- Net Promoter Score (NPS) has raised up 50%
- Cost reduced by 50%
- Average end-to-end time lowered by 50% (it is possible to complete the process in 15 days, if the Client wants to)
- Sales up to 35%

### benefits

The main benefit the platform brought was to standardize interaction between all the stakeholders and the capability to “follow up” the process by everyone. End users were also allowed to parallelize most of the requirements to fulfill the process and have a better experience guiding the customer and ensuring all the information is available to them.





#### about the team

**askblue** was founded in 2013 and provides consulting services specializing in the financial sector and in the field of information technology. The strengths and competitive advantages of askblue are a result of the vast and diversified professional experience of its management team and its professional staff, with proven financial industry experience in complex, high-level, multinational organizational contexts.

#### get in touch

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#### about the client

Banco Santander Totta is a retail commercial bank headquartered in Lisbon, Portugal. The bank provides loans, project finance, export financing, real estate financing and financial advisory services to private clients, businesses and individuals. Its credit portfolio is valued at approximately 6.5 billion euros. The company also offers personal credit, automotive credit, mortgages and leasing facilities.

