

Composed Process Solutions

Ultimus Customer Case Study

National Bank of Abu Dhabi
Banking and Finance
SMB Lending

Automation of SMB Lending Facilitates Cross- Selling, Reduces Turnaround Time, and Speeds Up Policy Change



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COMPOSED PROCESS SOLUTIONS

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National Bank of Abu Dhabi (“NBAD”) is the largest bank in Abu Dhabi and the second largest lender in the United Arab Emirates. NBAD’s lines of business include retail and corporate banking, wholesale and investment banking, private banking, and wealth management as well as Islamic banking, brokerage, property management, and leasing. NBAD’s international branch network, the largest among UAE banks, spans across 17 countries in five continents, from the Far East to Americas.

Challenges and Opportunity

In an effort to increase market share among small and medium sized businesses, NBAD wanted to unite certain lending products (i.e., Asset-backed Loans, Point-of-Sale Loans, Business Loans, and Commercial Credit Cards) under a common marketing umbrella, *Program Lending*, and employ technology to provide exceptional customer experience and rapid innovation.

NBAD realized that success required overcoming several key, yet common, business challenges:

- fast yet prudent approval of loans;
- ready cross-selling of products (each with different business rules, limits, and requirements);
- rapid innovation in response to changing competitive and regulatory conditions; and
- maximized employee productivity and cost effectiveness.

Realizing these challenges could not be met with conventional process automation technology, NBAD selected Ultimus *Composed Process Solutions* as its experience and rapid innovation platform for Program Lending.

What is Composed Process Solutions?

Ultimus *Composed Process Solutions* is a revolutionary new technology that produces unmatched gains in software delivery time, quality, manageability, cost – and business value.

Conventional software development technologies (e.g., “low-code”, BPMS, libraries, microservices, SOA, and the like) are akin to giving power saws and nail guns to a custom builder: it’s a faster way to create a one-of-a-kind building. History showed us a much better way – that modern industrial and engineering principles produce order of magnitude improvements in delivery time, quality, and cost!

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Ultimus *Composed Process Solutions* (“CPS”) applies these same “industrial” principles to software: automatically assembling software - using a common, standardized architecture and pre-built, interchangeable, and pre-integrated parts – based on business requirements. But *CPS* goes further.

First, *CPS* is a central resource of reusable digital assets (such as architecture, design, capabilities, logic, and commonly needed content) that are pre-built and inherently work together, so they are no longer part of the development process. All customer solutions, solution data, and content are automatically added to this pool of reusable assets, thereby creating a *CPS* “Digital Solution Ecosystem”.

Second, *CPS* solutions are composed in real-time using the digital assets in this Ecosystem. In fact, *CPS* can compose entire software families in the same way – families of applications that automatically and inherently work together, share data, and are managed like they were one larger software solution.

Why Composed Process Solutions?

CPS was the clear choice for NBAD. Key elements in this decision were:

1. a shortened time-to-live and time-to-change;
2. ability to cross-sell multiple SMB lending products without redundant data entry or repeated requests for customer information;
3. fewer and reusable integrations with key external systems; and
4. a uniform onboarding interface for all products across all channels (branch/kiosk/internet/mobile).

The image shows a tablet displaying the Ultimus mobile application interface. The screen is titled "ULTIMUS" and shows a form for "BUSINESS INFORMATION". The form is divided into several sections: "BUSINESS INFORMATION", "TRADE LICENSE DETAIL", "COMMERCIAL REGISTRATION DETAIL", "NBAD OFFICE", "ADDRESS INFORMATION", and "CONTACT INFORMATION". Each section contains various input fields for data entry, such as company name, address, phone numbers, and dates. The interface is clean and organized, with a navigation menu on the left side.

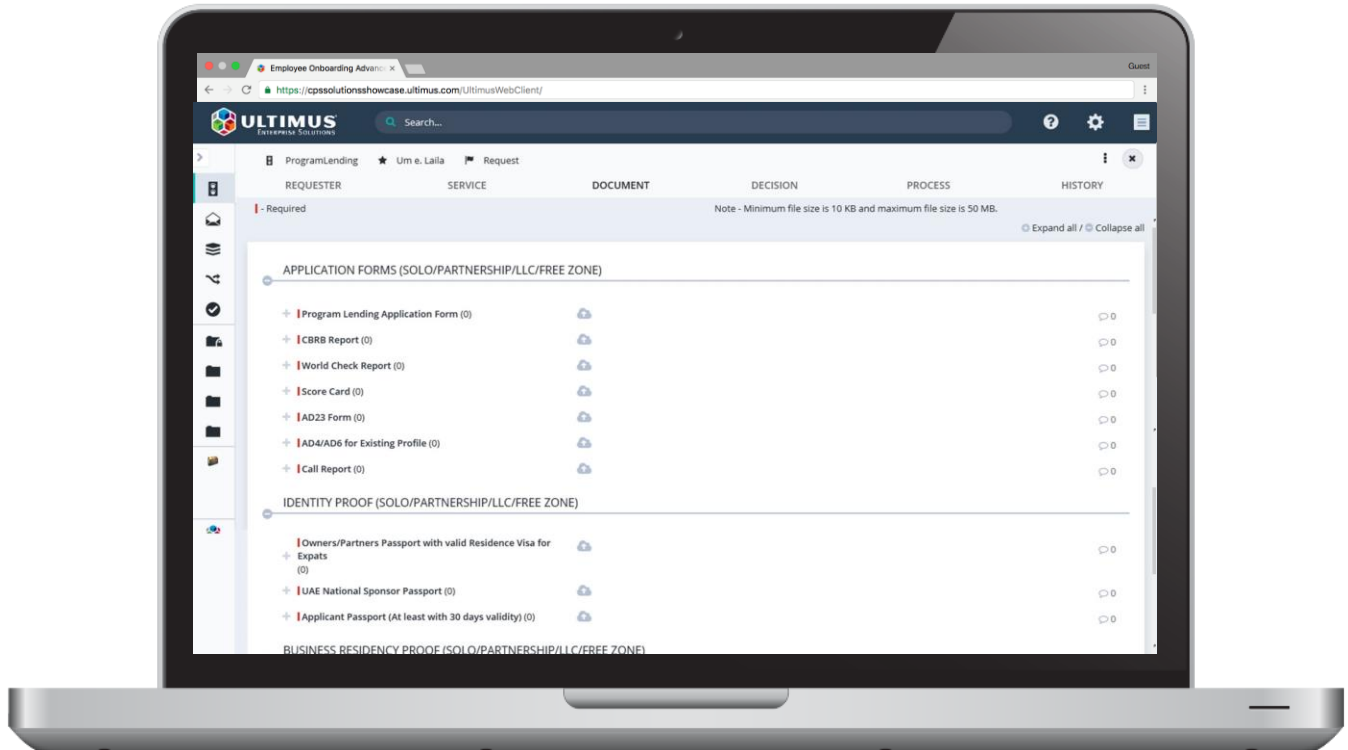
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Key Benefits and Measurable Results

With Ultimus CPS, National Bank of Abu Dhabi achieved their internal goals and improved customer, employee, and management satisfaction.

The entire Program Lending solution family was implemented by Ultimus Enterprise Solutions in less than four months, compared to over one year in its prior incarnation, and loan turnaround time was shortened from 10-12 days to under 2 days. Customers and employees reported a significant, albeit unmeasured, improvement in loan application preparation time. And perhaps most importantly, product line owners and business analysts were afforded greater business control through their ability to quickly and seamlessly initiate and propagate rule, policy, and configuration changes without going through their more involved change management process.





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