NOESIS celonis

USE CASE

Unlocking Value through Process Intelligence: Optimizing Credit Lifecycle with Celonis

Noesis has a vast experience working with **Celonis in Banking**, having partnered with different players in the industry.

As a plus, we rely on the expertise of an element with over 15 years of Banking experience. The Use Case we want to present you focus on the **Credit Lifecycle** (Mortgage, scalable to all credits) and the **incredible hidden value in this process,** that you can unlock with Celonis.

Sector | Banking

Delivery Unit | Data Analytics & AI

Solution | Celonis

> 1M€ year
Reduce Customer Leakage

€100k - €200k year
Employees

> €500k year
Reduce Non-Performing Loans (NPL)

€100k - €500k year
FTE cost

THE CHALLENGE

Reveal the true performance of the **Mortgage process**, unlocking significant financial potential for the Client.

Demonstrate the **transformative power of Process Mining** with Celonis by providing instant **transparency**, **pinpointing issues**, and **implementing targeted solutions** to drive well over €1M in annual gains.

GOALS

> Tackle the identified use case with Celonis.

> Scale to different processes to unlock more value.

SOLUTION

Celonis offers a **powerful suite of tools** designed to **optimize** and **automate** business processes.

> **Dynamic Dashboards:** These provide real-time data analysis with customizable parameters, giving users immediate insights into where action is needed—sometimes even before issues arise.

> **Machine Learning:** By analyzing inputs and continuously learning, Celonis distinguishes between real problems and non-issues, resulting in increasingly efficient process evaluations.

> **Action Flows:** These modules integrate seamlessly with platforms like SAP or can be fully customized. They enable a wide range of automated actions, from sending emails to key stakeholders to executing complex processes without human intervention.

These solutions live together in harmony and are designed to be combined to take better advantage of them. One example is the **Dynamic Dashboards**, where we can set up thresholds and an action button (or just make it automatic if no human intervention is needed), which in turn enables you to call an **Action Flow** to do something.

RESULTS

The Mortgage process is highly complex and has inumerous variants at play, providing the **perfect platform for Celonis** to show case all the inefficiencies and botlenecks, which in turn lays bear the untapped value in the process.

In fact, **Celonis delivers eye-opening insights and real-time visibility,** proving to be a game-changer for unlocking the full potential of your Credit Lifecycle Process. One of the main advantages of optimizing Credit processes is the fact that the financial gains obtained with the reduction of churn and Customer Leakage are capitalized every year.

NOESIS

Noesis is an international tech consulting company with 30 years of experience, delivering solutions to drive digital transformation and support business growth. It offers a wide portfolio of IT services, including areas such as IT Ops & Infrastructure, Cloud & Security, Enterprise Solutions, Low-Code Solutions, Data Analytics & AI, DevOps & Automation, Quality Management, Enterprise Application Integration, and Professional Services.

With more than 1.300 highly qualified talents, Noesis operates in eight countries: Portugal, Spain, the Netherlands, Ireland, the United Kingdom, Brazil, the USA, and the United Arab Emirates. As part of the Altia Group, listed on the Spanish stock exchange BME Growth, the company integrates a network of more than 4000 professionals, with operations in nine countries and a presence in more than 30 locations.