Case Study

NOTUS Finanse

Higson

About the client

NOTUS Finance is a financial intermediary in Poland, specializing in mortgage brokerage. The company aggregates offers from various banks, compares them, and recommends the best options to their clients.

Challenges

1. **Bank offers change frequently and often without a notice.**

   NOTUS needed to rapidly respond to these changes to ensure that their clients always had access to the most current and advantageous mortgage terms.

2. **NOTUS required a solution that would enable quick and flexible updates to bank offers and sales processes.**

   The system needed to be manageable by business users without needing developer intervention for each change. Additionally, the new system had to integrate with their existing CRM and support the automation of customer service processes.

Solution

The client recognized the need for a rules engine early on. NOTUS narrowed the choice to three rules engines: Drools, Camunda and Higson.

Drools:

Drools became more expensive than Higson when considering the Service Level Agreement (SLA). SLA was deemed essential for a financial institution with a large customer base, making Drools less cost-effective.

Camunda:

Camunda required modeling processes using BPMN. However, in the NOTUS case, the process was constant, and the configuration changed frequently. This meant software developers had to be involved in every modification, which was both expensive and time-consuming.

Higson:

NOTUS implemented Higson as a part of its new sales system for brokers.The developers praised Higson for its capacity to speed up the whole process.

The first public release of the software took place after six months. During the next three months, the team focused on responding to the users' feedback.

Higson

Advantages for the Client

Higson provided several key benefits and features that greatly enhanced NOTUS's operations:



Ease of Modification by Business Users

Employees could quickly and easily update the system without developer assistance.



Process Automation

The system supported automated form filling, application validation, payment schedule creation, and online document submission compliant with GPDR.



Wide Range of Configuration Options

Higson allowed the creation of new mortgage products, cross-sell conditions, insurance pricing, marketing descriptions, and required documents.



Reduced Customer Service Time

The new system significantly shortened the time spent on each customer, enhancing overall efficiency and allowing staff to assist more clients in less time.



CRM Integration

Higson integrated with NOTUS enhancing the overall sales process.



Rapid Updates

Employees could swiftly update bank offers, ensuring that clients always receive the most current information.



Increased Efficiency

Process automation saved time and resources, allowing for better service to a larger number of clients.



Regulatory Compliance

The system enabled secure, GPDR-compliant online document submission.