Transforming credit decisioning: A collaborative approach to customer-centric innovation

Capgemini and a leading US bank developed a new credit decisioning platform that boosted credit availability by $700M, reduced high-risk exposure by $200M, and cut processing time by 50%

Addressing the challenges of assessing creditworthiness

A leading US-based national bank was grappling with significant challenges in assessing creditworthiness, a critical function for its operations. The bank relied on multiple custom-built solutions deployed across lines of business (LOBs). This lack of a centralized calculation platform prevented the company from being more efficient, effectively addressing risk, and lowering costs.

The bank prioritized streamlining operations to reduce duplication of effort, enhancing controls to improve risk management, accelerating decision-making to boost efficiency, and adopting a data-driven strategy to enable better credit decisions. Addressing these would boost their ability to provide a high-quality customer experience and remain competitive in a rapidly evolving financial landscape.

Client: Major U.S. bank

Region: North America

Industry: Banking and capital markets

Client challenge:
A US-based national bank looked to reduce duplication of effort, improve risk management, boost decision-making efficiency, and enable better credit decisions.

Solution:
Capgemini developed a new credit decisioning platform that integrates data, optimizes processes, reduces risks, and enables real-time, accurate credit decisions to enhance efficiency and customer-centricity across the bank's operations.

Benefits:
- Proactively increased available credit across target accounts by $700 million
- Reduced high-risk credit exposure by $200 million
- Improved high-risk account management, cutting processing time by 50%

The bank engaged Capgemini to lead this mission-critical initiative due to its deep domain knowledge, proven expertise in financial services, and a long-standing, trusted partnership. The objective was to build a credit decisioning platform that could unify processes, enhance governance and risk management, and deliver a customer-first approach powered by advanced analytics.

Collaborative development of a centralized credit decisioning platform

Capgemini partnered with the bank's technology team to embark on a multi-year initiative. The project team set out to deliver advanced capabilities such as data ingestion, transformation, integration with FICO for decision-making, and efficient data delivery.

Through a collaborative approach, Capgemini worked with the bank to align the platform's design with the organization's operational requirements and strategic goals. Key functionalities that were implemented include a proactive credit line increase strategy to optimize credit line adjustments, a predictive model to assess the likelihood of credit defaults, a framework for effectively managing high-risk accounts, and a targeted strategy to handle non-expansion credit cases.

The Capgemini team also played a pivotal role in delivering a point-of-sale project, enabling real-time credit decisioning for the bank's buy-now-pay-later solution. To ensure seamless integration with existing systems and manage data complexities across multiple LOBs, the project team applied iterative testing and rigorous validation processes while maintaining continuous communication between the partner organizations.

Driving measurable results and operational transformation

Since being implemented, the new credit decisioning platform has significantly improved operational efficiency, governance, and risk management while empowering the bank to adopt a customer-first approach. Notable achievements include a $700 million uplift in proactive credit line increases, a $200 million decrease in high-risk credit exposure through predictive modeling, and a 50% reduction in processing time for managing high-risk accounts. The implementation of a targeted strategy for non-expansion credit cases has further streamlined operations and reduced inefficiency.

These advancements have not only improved internal processes but also enhanced the customer experience by enabling faster, more accurate credit decisions. The bank now operates with a platform that fosters centralized decision-making across multiple LOBs, breaking down silos and reducing duplication of effort.

Looking ahead, the bank plans to build on this success by expanding the platform's footprint. In 2025, it will be rolled out to support credit decisioning for mortgages and auto loans, further broadening its impact across the organization. With Capgemini's ongoing support, the bank is well-positioned to sustain and accelerate these improvements, driving long-term value and strengthening its competitive edge in the financial services sector.

About Capgemini

Capgemini is a global business and technology transformation partner, helping organizations to accelerate their dual transition to a digital and sustainable world, while creating tangible impact for enterprises and society. It is a responsible and diverse group of 340,000 team members in more than 50 countries. With its strong over 55-year heritage, Capgemini is trusted by its clients to unlock the value of technology to address the entire breadth of their business needs. It delivers end-to-end services and solutions leveraging strengths from strategy and design to engineering, all fueled by its market leading capabilities in AI, cloud and data, combined with its deep industry expertise and partner ecosystem. The Group reported 2024 global revenues of €22.5 billion.

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