

Automated system for provisionally approving loans

Automating smarter, faster, and compliant lending decisions.

The Challenge

Loan officers spend significant time manually reviewing applications, validating documents, and assessing risk. This slows down decision-making, increases errors, and creates bottlenecks in the customer journey.

The Solution

The Ai Agent provisionally approves loans and streamlines the credit approval process by automating application evaluation, enforcing compliance checks, and providing loan officers with clear decisioning insights in real time.



Key Features



Automated Application Review:

Instantly validates borrower details and supporting documents.



Customizable Approval Rules:

Configure thresholds for credit score, income, debt ratio, and risk level.



AI-Powered Risk Scoring:

Considers multiple factors to reduce bias and increase decision accuracy.



Regulatory Compliance Checks:

Built-in compliance workflows for KYC, AML, and local regulations.



Decision Dashboard:

Loan officers get clear approve/hold/decline recommendations with rationale.



Audit Trail & Reporting:

Every decision logged for compliance and operational oversight.



deda.ai

Who Uses It

Loan Officers: Faster, more consistent approvals.

Technical Snapshot

- **Deployment:**
- **Integrations:** Core banking systems, CRMs, document verification providers, credit bureaus
- **Security:**
- **Scalability:**

Benefits

- **50% faster loan decisioning** compared to manual review
- **80% accuracy in predicting loan default** through probability checks
- **Improved customer satisfaction** with same-day provisional approvals
- **Audit-ready** with full transparency on decision logic

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