NO-CODE TOOLS DT4I ECOSYSTEM

Digital tools, built with you. No coding required.

Practical, customisable solutions co-designed with your institution — turning operational challenges into working tools your team can run independently.

Many financial institutions know what they want to do differently. The challenge is building the tools to do it. No-code platforms make it possible to design, test, and deploy sophisticated digital solutions without specialist developers or lengthy IT projects. We work alongside you to **identify the right use case, co-design the solution, and equip teams to run and adapt it independently**.

Use cases

Here are just some areas where institutions have seen strong results.

Loan origination & pipeline management

Track every application from first contact to final decision across branches, products, and loan officers with automated alerts, document checklists, and full audit trails.

Credit assessment & scoring

Replace manual, experience-based decisions with consistent, transparent scoring frameworks customised to your risk policy and updated as your portfolio evolves.

Portfolio monitoring & reporting

Build dashboards that give management real-time visibility of portfolio performance, collections, and client behaviour without waiting for monthly reports.

How it works

1

Identify the right problem

We start by understanding your operational challenge and assess whether a no-code solution is the right fit.

2

Co-design the solution

Working alongside your team, we design a tool tailored to your workflows, data, and processes.

3

Test and refine

We run the tool with real data, iterate based on what we find, and adjust until it performs in your operational context.

4

Hand over with confidence

We train your team, troubleshoot alongside them, and ensure the institution can run, adapt, and build on the tool independently.

Key benefits

Efficiency, without the IT project

No-code tools can be designed, tested, and deployed in weeks rather than months. No developers, no lengthy procurement, no waiting.

Built for your institution

Every tool is co-designed around your specific workflows, data structures, and team capacity — a solution your people understand and trust.

Yours to run and grow

Because your team builds it with us, they understand how it works and can adapt it as your needs evolve.

To explore how no-code tools could work for your institution, get in touch at adv@advisionfinance.nl →

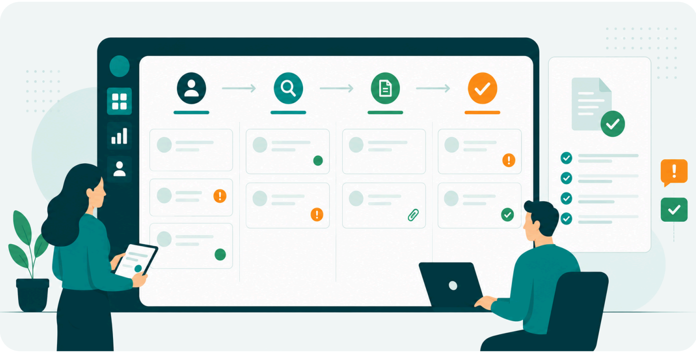
Privacy: Individual organisation results are never shared. All case study insights are based on anonymised data only.

Developed by AdVision Finance I Supported by the Dutch Good Growth Fund (DGGF) for Digital Transformation for Inclusion (DT4I) Program

NO-CODE TOOL · LOAN ORIGINATION · FINANCIAL INSTITUTIONS

From paper trails to pipeline clarity

How a financial institution used a no-code application tracking system to bring visibility, consistency, and accountability to its loan origination process.



The challenge

Loan applications were moving through multiple stages, branches, and loan officers with no consistent way to track progress, flag delays, or ensure documents were complete. Processing times varied, files stalled without warning, and management had no real-time view of the pipeline.

The solution — with DT4I support, the institution:

- Designed and deployed a fully digital loan application tracking system covering every stage from lead capture through final approval.
- Built automated alerts to flag applications that had stalled beyond agreed processing times.
- Created document checklists tailored to different product types and client structures, ensuring complete file preparation before credit decisions.
- Introduced time-stamped audit trails giving management full visibility of processing performance by branch and loan officer.

The result

Operational performance

- Track every application in real time across all branches and loan officers.
- Identify bottlenecks and frozen files automatically before they cause delays.
- Monitor team performance against processing targets.

Inclusion and reach

- Serve more clients with the same team capacity through faster, more consistent processing.
- Ensure no application is lost or deprioritised regardless of branch or loan officer.

THE SHIFT The institution moved from an informal, experience-dependent process to a consistent, visible pipeline — giving management the information it needs to improve performance and serve more clients.

Developed by AdVision Finance I Supported by the Dutch Good Growth Fund (DGGF) for Digital Transformation for Inclusion (DT4I) Program

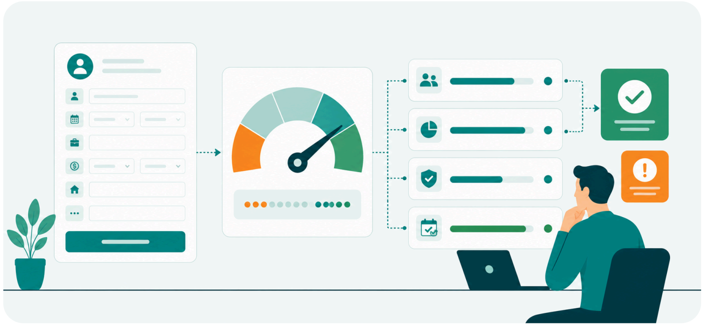
NO-CODE TOOL · CREDIT ASSESSMENT · FINANCIAL INSTITUTIONS

From gut feel to data-driven lending decisions

How a financial institution used a no-code scoring model to bring consistency, transparency, and speed to its credit assessment process.

The challenge

Credit decisions relied heavily on the judgment and experience of individual loan officers. Scoring criteria were inconsistent across branches, making it difficult to manage risk across the portfolio or extend credit to new or underserved client segments with confidence.



The solution — with DT4I support, the institution:

- Designed and deployed a customisable credit scoring framework covering weighted indicators across demographics, financial ratios, business stability, and repayment history.
- Configured scoring weights to reflect the institution's own risk priorities and credit policy.
- Introduced form-based data collection so loan officers could submit assessments directly, with automated score calculation and real-time results.
- Built in full auditability so every credit decision could be reviewed, explained, and defended.

The result

Credit performance

- Make faster, more consistent lending decisions across all branches.
- Adjust scoring weights as the portfolio evolves or risk appetite changes.
- Track application outcomes and identify patterns across loan officers and client segments.

Inclusion and reach

- Assess new or underserved client segments using structured data rather than relying solely on prior credit history.
- Extend credit with greater confidence to clients who might previously have been declined on the basis of incomplete information.

THE SHIFT

The institution moved from experience-led lending to a transparent, data-driven process — making it possible to serve more clients, including those previously considered too risky, with greater confidence and consistency.

Developed by AdVision Finance I Supported by the Dutch Good Growth Fund (DGGF) for Digital Transformation for Inclusion (DT4I) Program