



# HES

# Consumer lending platform on the Australian financial services market

## Australian lender success story

Learn how HES LoanBox helped to launch the Australian lending business from scratch within 2 months.

Founded in  
2023

Markets  
Australia

Team size  
10-100

Type  
Consumer lending

Website  
Under NDA

## Challenge

# Rapid business launch

As a startup without an existing loan management system, they needed guidance on financial business strategies and a rapid market entry. Their vision was clear—a holistic loan processing system with essential features like digital loan origination, automated underwriting, streamlined document workflows, efficient loan registration, and flexible managerial capabilities. These elements were non-negotiable, forming the core of their requirements.

## Approach

# Providing a ready-made lending solution

After an in-depth analysis of the customer's requirements, the Business Analysis team at HES FinTech determined that the HES LoanBox off-the-shelf lending platform was a perfect fit for the client's needs.

The off-the-shelf solution was quickly adapted to the specific demands of the Australian finance market. Integrating HES LoanBox with Illion Open Banking enabled swift retrieval of bank account data for potential borrowers, while our technical experts successfully linked the SquarePay API to ensure secure online transactions.

The client now benefits from customizable credit products, task management, and fully automated loan servicing. At their request, we also made slight adjustments to both the landing page and the borrower portal to align with their brand identity.

**8 min**

to submit a loan application

**2 months**

time-to-market

**100%**

digital loan processing

Result

## 2 months from idea to working business

HES FinTech introduced the Australian lender to the world of digital lending, with software configuration completed in just two months. Following this, the client officially launched their platform online and began issuing loans. In the first month of operations, the company originated dozens of loans, providing financial services to many clients.

Our off-the-shelf lending platform, HES LoanBox, has become the primary tool for their digital lending operations, ensuring a seamless online onboarding experience: borrowers can submit a loan application in just eight minutes and receive approvals within one business day.

The screenshot displays the 'BackOffice' interface for HES LoanBox. The top navigation bar includes 'Tasks', 'Applications', 'Loans', 'Borrowers', 'Product campaigns', 'Notifications', and 'Operations'. A search bar and a '+ Add' button are located on the left. The main content area is divided into two sections. On the left, a list of loans is shown, with Loan AB1233 highlighted. On the right, the detailed view for Loan AB1233 is displayed, showing the borrower's name (Liam Smith), loan status (Active), and key financial metrics such as the outstanding balance and maturity date. Below this, a 'General info' section provides further details about the loan's terms and conditions.

Loan ID	Borrower	Amount	Term	Type	Status
AB1203	Ethan Williams	70,000.00 AUD	14 mo.	Personal Loan	Active
AB1306	Olivia Brown	210,000.00 AUD	32 mo.	Mortgage	Active
AB1233	Liam Smith	150,000.00 AUD	24 mo.	PDL Loan	Active
AB1268	Mia Wilson	140,000.00 AUD	20 mo.	PDL Loan	Active
AB1227	Isabella Jones	10,000.00 AUD	6 mo.	Vacation Loan	Written-off
AB1210	Noah Martin	65,000.00 AUD	12 mo.	Auto Loan	Repaid

  

Loan AB1233 • Active	
Liam Smith	Next payment
Outstanding balance 150,267.15 AUD	6,323.51 AUD
Maturity date 10/16/2023	09/21/2023

  

General info	
Total to pay	158,087.79 AUD
Original loan amount	150,000.00 AUD
Principal debt	150,000.00 AUD
Interest balance	267.15 AUD
Overdue principal	0 AUD
Overdue interest	0 AUD
Penalties	0 AUD
Default interest	0 AUD
Loan term	24 mo.
Issue date	08/29/2023
Maturity date	08/29/2023
End date	03/21/2024

Thank you for your attention!

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