HES

End-to-end loan management software for consumer lending in Canada

Canadian lender success story

Learn how HES FinTech helped a leading Canadian lender to optimize loan processing.

Founded in	Markets	Team size	Type
2013	Canada	200	BNPL & consumer lending

> “The average volume of loans issued increases per week by about 40% (in volume), and in this case our auto-approved growth is worth 10% of our business which is a huge win.”
>
> **Head of the Project**

Challenge

Consumer loan management software development

A lending organization approached HES FinTech with an urgent need for a loan management system upgrade. Their legacy software was outdated, lacked functionality, and caused operational costs and data loss problems. The organization needed a new loan servicing system with advanced features, such as multiple calculation types, loan management scenarios, and automated decision-making, to reduce manual tasks and improve overall operational efficiency.

Approach

Migration to a new lending system

HES FinTech developers integrated HES LoanBox—a comprehensive loan management system featuring modern tech stacks and APIs. The team implemented Camunda, a lending workflow management API, to support two distinct business processes within a single system. The client also gained a feature-rich borrower portal and integrated VoPay as a payment processing provider to automate disbursements and repayments, simplifying loan tracking.

Despite the challenge of migrating historical data from the previous system with different calculation logic, our team successfully transferred all data into the new secure database.

6 months time-to-market	**20 min** saving per one application processing	**12.500 h** yearly worktime savings

Result

AI-powered custom loan management system

The lending organization received a custom end-to-end automated lending system with three types of calculations. The product engine was tailored to Consumer Lending and BNPL loans, and the system worked with minimal manual work. With automated pre-approvals, electronic document flow, task management, and role assignment, the system drastically improved efficiency and reduced operational costs.

Moreover, the software was integrated with GiniMachine for instant loan application and portfolio scoring, Dashly conversational marketing platform for effective customer communication, and Flinks reporting API for data-driven decisions. The MVP+ version with all custom preference adjustments was completed in just six months, resulting in significant cost savings and increased efficiency for the lending organization.

Thank you for your attention!

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