



The BIAN
Transformation
Award Winner

TRANSFORMATION CHAMPION

Union Bank of Philippines

The Union Bank of the Philippines was dealing with the issues with its quick loans retail loans engine (RLE) service and the overall customer experience. These issues prevented RLE from scaling to the mass market to reach 51.2 million unbanked Filipinos.

The project was created from the desire to establish a seamless, fully digital experience that could scale up to meet the country's huge demands for loans.

Since the bank had more than ten business groups with their own processes, products and systems, it became crucial to have common reference standards, which are the basis for all innovations to be pursued.

Following the adoption of BIAN, the RLE now serves as the central platform for the bank's loan and credit products, leveraging its reusability and ease. It encompasses the BIAN customer offer, loans, credit management, credit risk models, underwriting, and product design service domains. With BIAN, the bank has achieved increased acquisition, customer growth, enhanced flexibility and development speed has increased its competitive advantage.

Ryanwell Mañibo, Enterprise Architect at Union Bank of the Philippines said:

“ All the activities took us to simplify our enterprise architecture, reduce cost, improve each API and event development and take better decisions in our digital journey. ”