

OneUnited Bank uses Credit Checker app to save time and cost by automating their credit application process

Credit Checker by Cloud Maven, Inc.



CREDITCHECKER

When OneUnited Bank was faced with the challenge of finding a replacement for the enterprise underwriting engine they used to process their UNITY Visa applications they turned to Cloud Maven, Inc.'s Credit Checker app for fast and easy implementation, and surprising time and cost savings.

Company Profile

OneUnited Bank is the largest Black-owned and FDIC-insured bank in the US. It's rapid growth in the last 5 years has enabled the organization to invest in technology to provide better online banking services, personal banking services, business banking and more. Its UNITY Visa secured credit card serves urban and low-income communities and uses Salesforce to power a fast and easy application process so cardholders can start building their credit in minutes.

Business Challenge

Because the UNITY Visa card accounts are secured by cash deposits, OneUnited built a Salesforce workflow that integrates the application process with its back-office systems for both credit checks and security deposits, which is unique in the marketplace. A sudden change with the enterprise underwriting engine they used caused the team at OneUnited to unexpectedly need a replacement technology within 30 days.

The Credit Checker Solution

OneUnited's CIO James Slocum and his team needed to either find an alternate enterprise underwriting engine or write the underwriting logic in Salesforce and pull in a credit reports themselves. They decided to take a look on Salesforce AppExchange to see if a solution existed and were thrilled to find Credit Checker. Cloud Maven, Inc.'s Credit Checker is a fast and user-friendly application that provides instant credit reports for



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*"It saved us 3 months of productivity I'm sure. It was super easy and really what I think made this project a huge success. It only takes **45 seconds** now to process a credit application, where it used to take 2 hours."*



James Slocum

CIO



businesses to make efficient decisions. It pulls real-time data and provides merged information from credit bureaus to create accurate, unified credit reports within Salesforce.

After reviewing Credit Checker the team saw it would fit well into their project and eliminated all of the headache of writing an object set to store credit report data that allowed them to write the logic they needed. Slocum said "It was amazing how well it worked. We literally plugged in our production credentials from our previous enterprise underwriting engine and then entered them into Credit Checker. Then miraculously in Salesforce I had objects populated with all of the credit report data that I needed to complete all of the business logic for the underwriting engine.

"Everything we had coming over from our custom credit reports in our previous enterprise underwriting engine simply became an object with data in it in Salesforce. We literally turned it on and we had a series of custom objects that had all of the critical data we needed. It saved us 3 months of productivity I'm sure. It was really super easy and really what I think made this project a huge success."



Credit Checker is a fast and user-friendly application that lets you easily pull credit reports using data from any standard or custom object in Salesforce. It provides instant credit reports for businesses to make efficient accurate decisions by pulling real-time data from Experian™, Transunion® & Equifax®.

*Want to learn more about Credit Checker?
Email us at solutions@cloudmaveninc.com or
call us at **646-604-9857**.*

[Click Here](#) to schedule a demo.



"The team at Cloud Maven, Inc. was extremely responsive during implementation of our very tight project timeframe. And they knew what we were talking about. When you're developing on the Salesforce platform, you need a partner who knows both Salesforce and what you are trying to accomplish."



James Slocum

CIO

