



From Branch to Mobile: Scaling Digital Loan Processing

UBank operates one of the largest national microfinance networks, offering a full range of microfinance and branchless banking solutions. Its mission is to create sustainable livelihoods and foster economic participation by providing accessible, innovative financial solutions to the unbanked population. The bank combines technology, outreach, and financial expertise to address socio-economic challenges while supporting the national strategy for financial inclusion.

The bank's loan processing relied heavily on manual data collection and branch-dependent submissions, resulting in delays, repeated data entry, and inconsistent verification of applicant locations. The objective was to streamline operations, improve accuracy, and enable faster loan disbursements.

A fully digitized loan origination system was implemented across web and mobile channels, enabling field staff to work offline from anywhere. Location verification, automated workflows, and core banking integration provided end-to-end visibility and faster loan processing.

Customer

U Microfinance Bank Ltd.
(U Bank)

Industry

Microfinance Banking

Offering

Credit Origination System

About the Client

UBank is a wholly owned subsidiary of Pakistan Telecommunication Company Limited (PTCL) with a robust network of 230+ branches and ~50,000 branchless banking agent locations. The bank delivers microfinance loans, deposit products, and digital banking services under the UPaisa platform.

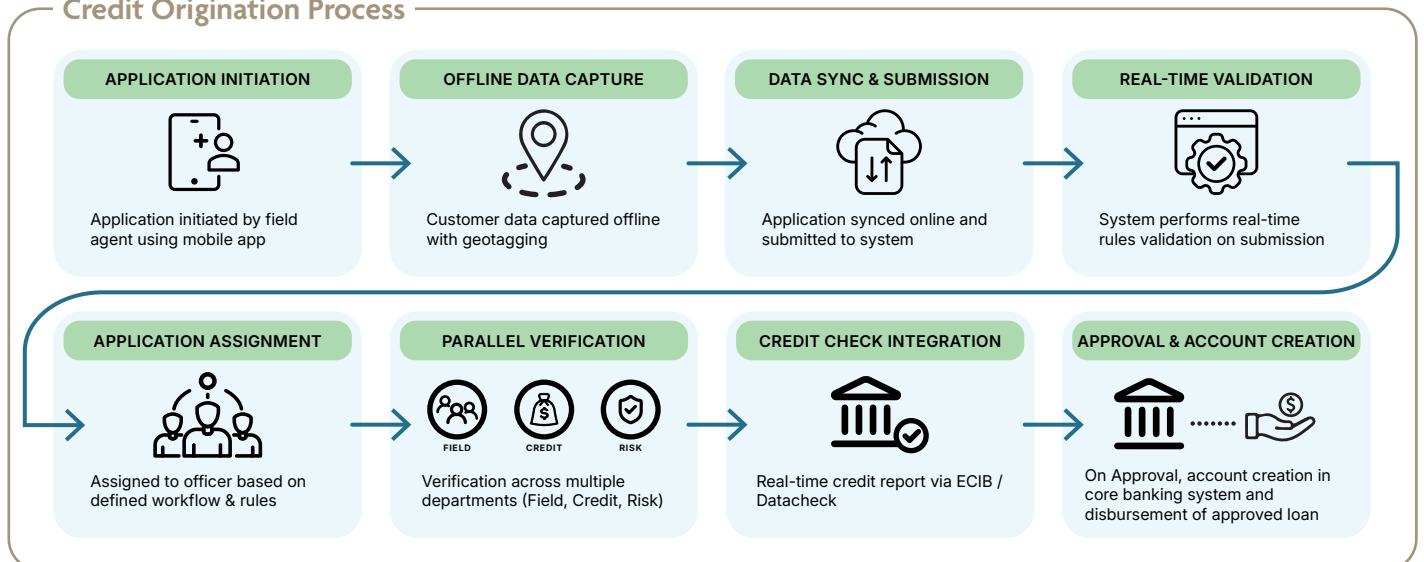
The Challenge: Operational and Systemic Constraints

- Lack of Mobility:** Field staff relied on physical branch visits to submit applications, limiting efficiency and scalability.
- Fragmented Systems:** The bank lacked a centralized system as well as integration between the LOS and core banking, delaying loan processing.
- Weak Controls:** The paper-based forms often contained incomplete or incorrect customer information, with no mechanism available for validating applicant presence or location.
- Manual Workflows:** Loan approvals involved multi-level human checks and decision-making across multiple product and loan types.

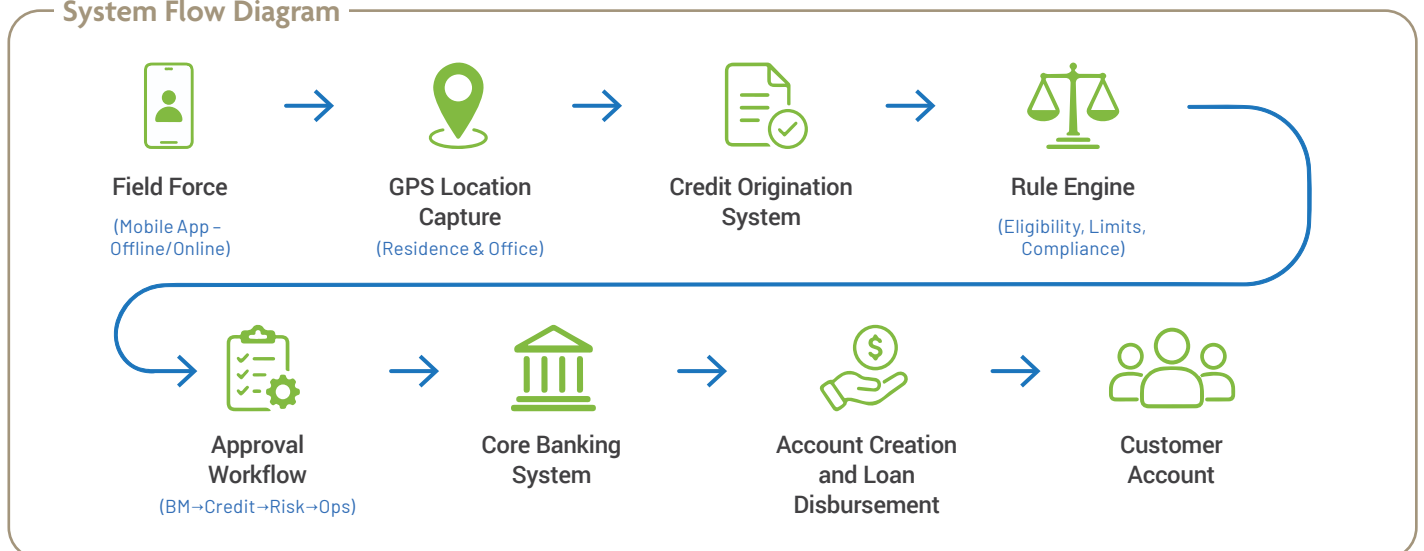
The Solution: Digitally Enabled Loan Origination

- Branchless Banking:** Techlogix implemented an end-to-end LOS with web and mobile channels, supporting both online and offline operations for field staff.
- Streamlined Onboarding & KYC:** Centralized data collection through a single online form enabled seamless customer onboarding and verification.
- GPS Verification:** The team introduced location locking for residence and office verification.
- Automated Approvals:** Approval workflows with amount-limit controls and role-specific credit rules were integrated at every stage to replace manual decision making.
- Core Banking Integration:** The LOS was fully integrated with the core banking system, supporting instant account creation, loan processing, and loan disbursement.

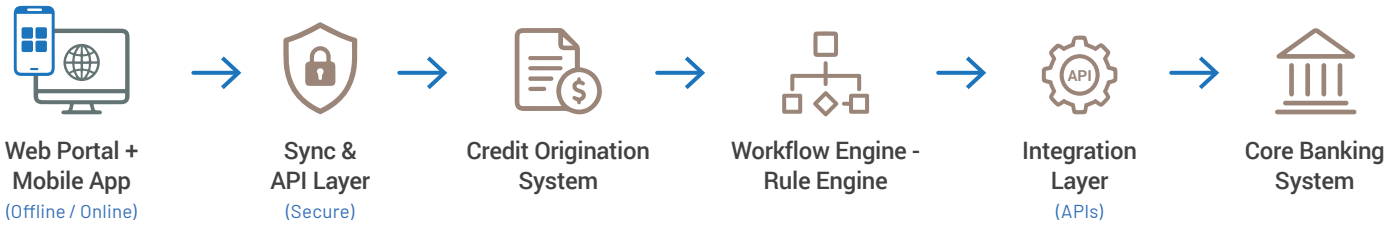
Credit Origination Process



System Flow Diagram



Technical Architecture



Key Benefits

- **Faster Loan Processing:** Loan turnaround time was reduced from 1 to 2 weeks on average to 1 day, with real-time loan disbursements upon approval.
- **Higher Efficiency:** Lower manual dependency reduced operational costs due to paperless documentation and the elimination of transport and delivery costs. Also, since users didn't need to visit branches, loan processing efficiency and frequency increased over time.
- **Flexible Operations:** Field workers were empowered to perform tasks from any location, supporting remote and rural operations.
- **Improved Accuracy:** GPS-based location verification and digital form submissions reduced fraud and strengthened risk control.
- **Complete Transparency:** Full visibility of applications, digital scalability, and audit-ready processes enhanced customer experience and accountability.

TMX-LOS

The TMX Credit Origination is a fully digitized account and loan origination system that enables financial institutions to reach unbanked populations and significantly expand their footprint and lending volumes. It brings lending closer to applicants through real-time, field-first onboarding, verification, and decisioning.

TMX Mobility Platform

TMX is a cloud-native enterprise mobility platform that enables integrated access to back-end enterprise systems from applications running on mobile devices. TMX supports fast and easy mobile app development, secure integration to back-end systems via scalable, enterprise-grade back-end services as well as application management and reporting. Applications built using TMX integrate field transactional data - including images, location co-ordinates and maps - with enterprise systems in real-time to help improve data quality and synchronize business processes.

About Us

TLX Mobility builds cloud-based mobility products to empower employees in the field to execute tasks right at the point of work. The benefits are realized in the field organization as well as in other interacting business units. Using our solutions, enterprises can tangibly improve field staff productivity and customer service levels while reducing operational costs and business process cycle times.

Contact

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