REIMAGINING PAYMENT & TRANSACTION SERVICES FOR A LEADING BFS ORGANIZATION

PROBLEM STATEMENT

HHFL, a leading retail housing finance provider, faced growing inefficiencies in managing and scaling its third-party sales force—Direct Selling Agents (DSAs) and Connectors.

Inefficient lead capture leads to lost opportunities and slow responses.

Inconsistent compliance raises rejection rates and limits insights.

A centralized dashboard is needed to track leads and payouts.

Disjointed onboarding workflows cause poor communication.

INT'S SOLUTION

Designed a scalable, **API-first Payment and Transaction Platform** for seamless user experience across all interfaces.

- ✓ **Lead Capture:** Product-specific quick-entry forms with KYC-level validations

- ✓ **Live Status Tracking:** Real-time lead stages from submission to disbursal

- ✓ **Document Management:** Auto-validating uploads with smart prompts

- ✓ **Commission Dashboard:** Instant payout visibility with deductions & TDS

INT.'S SOLUTION
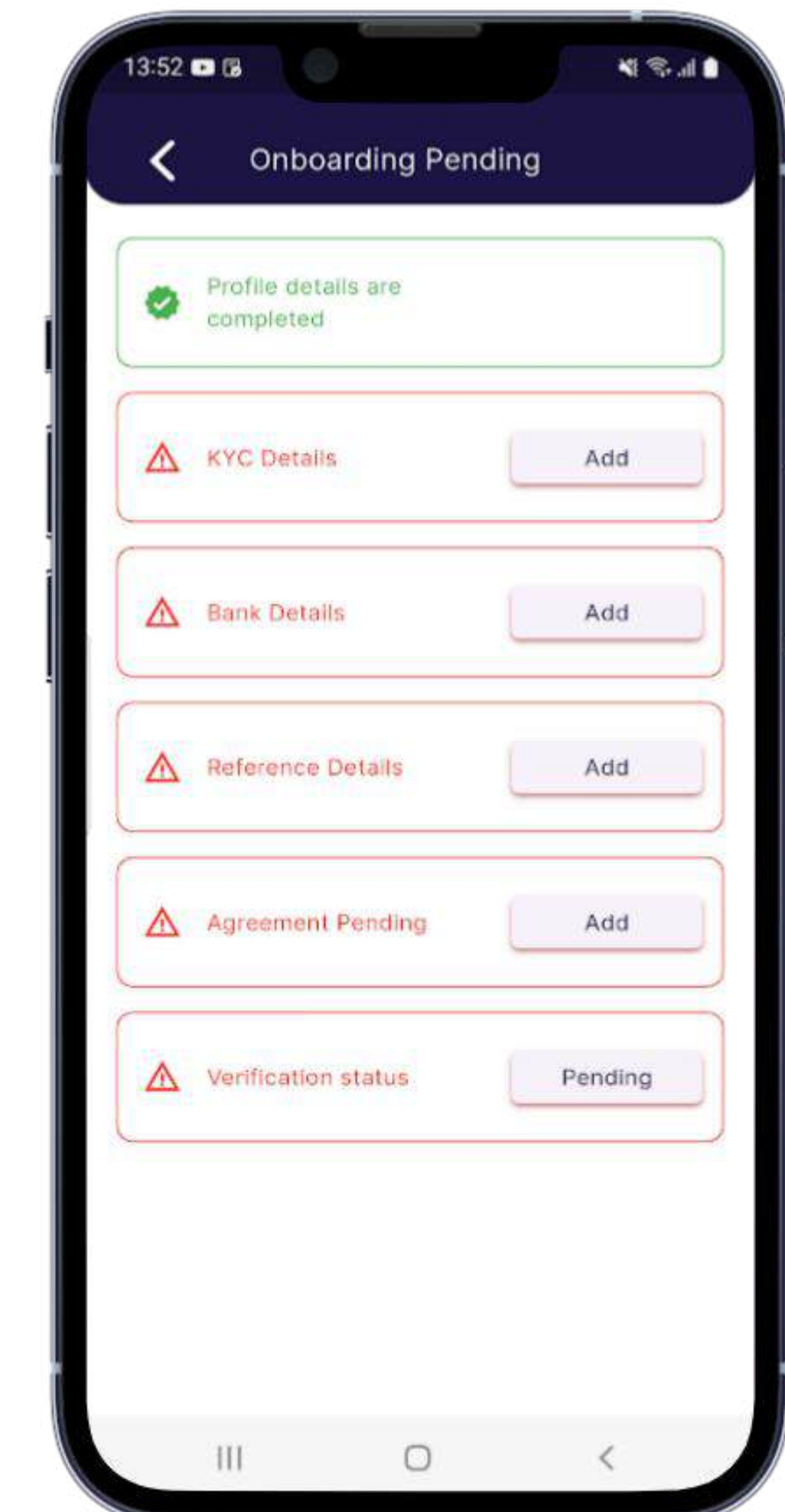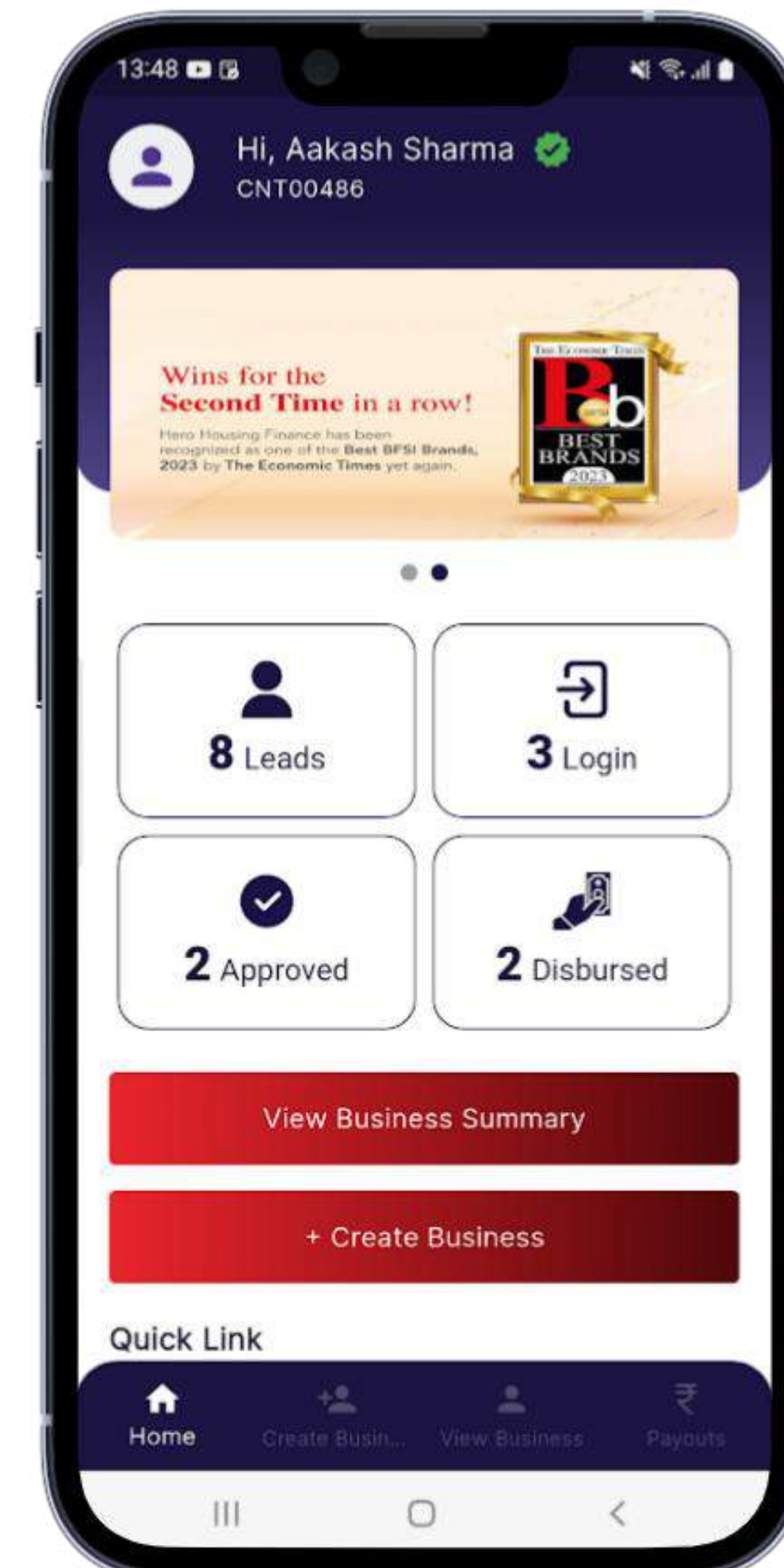
A mobile-first platform digitizing the entire lead journey—from acquisition to payout—with robust integrations and workflows.

✅ **Performance Analytics:** Visual insights on lead-to-loan ratios, TATs, rejections, and payouts

✅ **Mobile Companion App:** Offline access, alerts, and activity logs for field agents

✅ **Role-Based Access:** Secure views for DSAs, Sales, and Ops with audit trails

✅ **CRM & LOS Integration:** Seamless data sync for uninterrupted processing
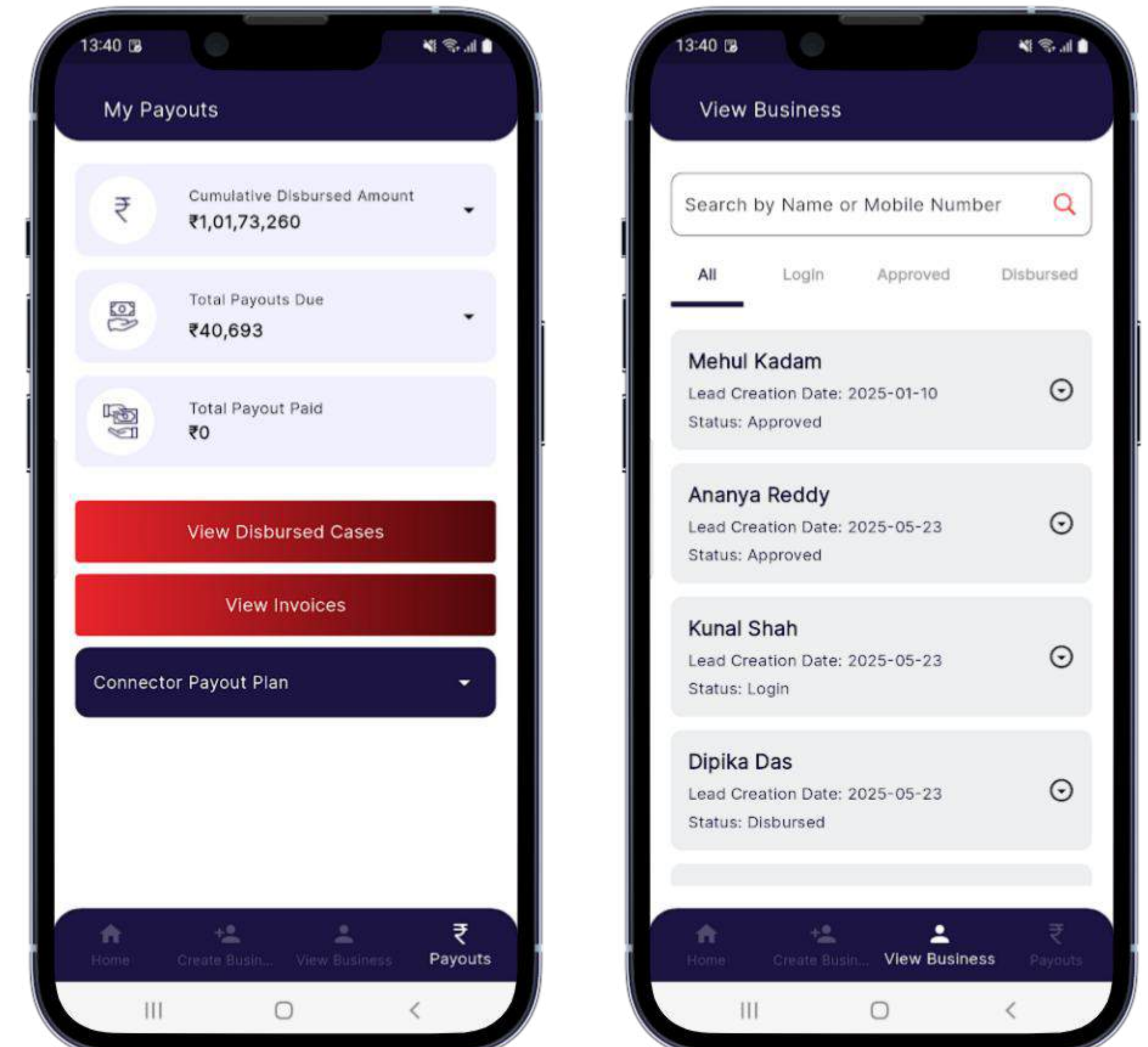
Process Implemented — "From Cold Leads to Closed Loans"

01
Journey Mapping:
Mapped workflows and pain points across urban, semi-urban, and rural DSA networks.

02
Persona-Led UX:
Designed intuitive journeys for both tech-savvy and low-digital agents.

03
Dynamic Workflows:
Configured product- and region-specific lead and document flows.

04
LOS Integration:
Synced lead status and approvals with the bank's Loan Origination System.

05
Secure Access Control:
Set role-based access, escalations, and reporting dashboards.

06
Live Optimization:
Deployed usage tracking, gamification, and performance nudges post-launch.

IMPACT

63%

reduction in lead-to-disbursal turnaround time across DSA channels

48%

decrease in backend support queries related to commission and payout issues

91%

lead capture accuracy due to form validations and doc upload guidance
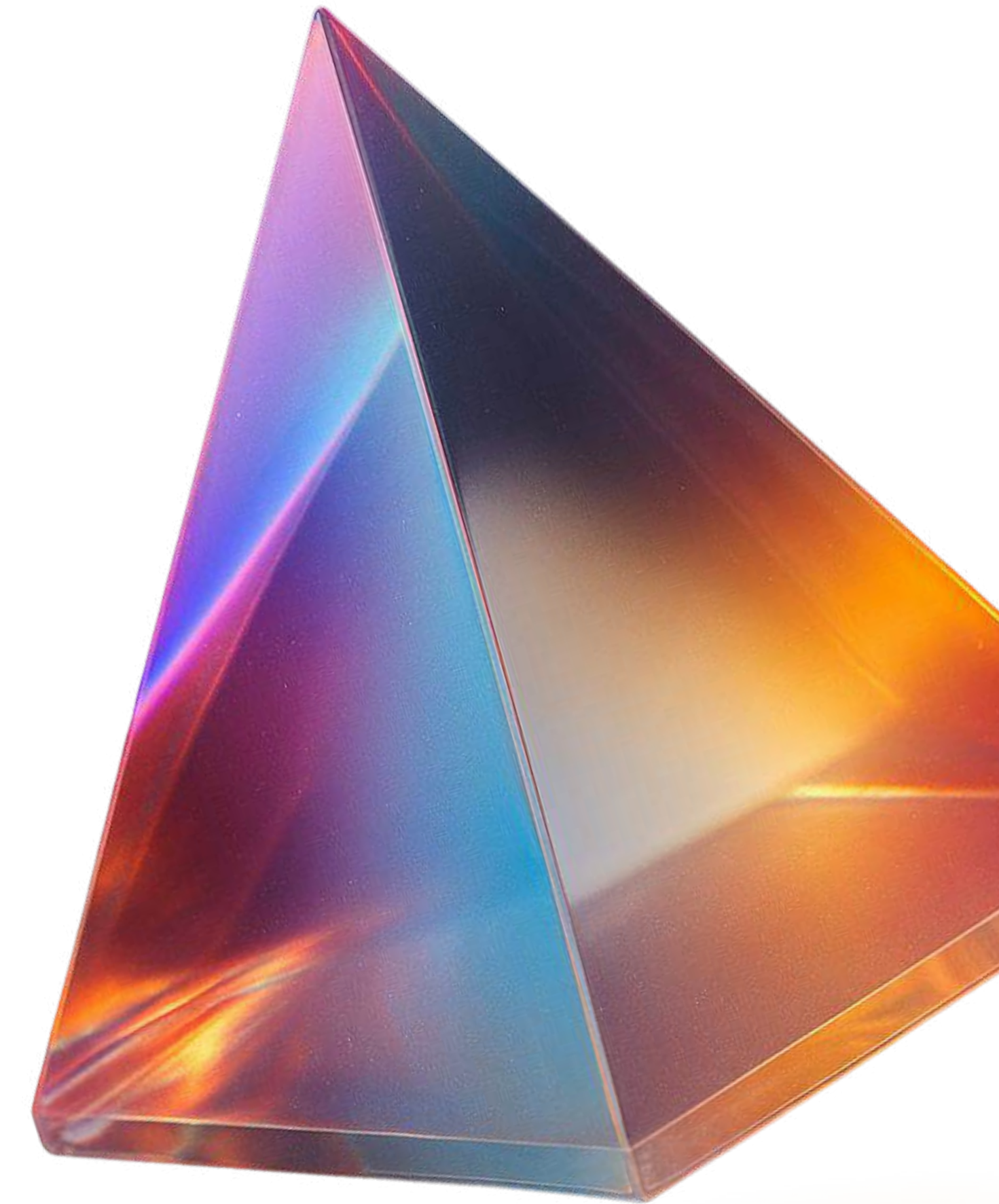
2x

faster onboarding for new DSAs via digital KYC and guided workflows

3.2x

increase in monthly lead submissions per active agent post-rollout

100%

audit-ready recordkeeping with timestamped logs and escalation trails

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