



# How a **Commercial Lending Software Provider** Reduced Application Processing Time from weeks to just 48 hours with **Cloud-based Application Modernization**





## Challenges and Needs

- Legacy systems causing performance issues
- Disconnected, siloed data sources
- Manual loan import processes
- Unsecured, outdated database systems
- Inefficient document management tools

## About the Customer

Our customer is a **recognized leader in delivering commercial lending software solutions** for over 30 years. They offer a complete and streamlined **“prospect to payoff”** solution for SBA Loan Programs, enabling lenders to efficiently manage the full loan life cycle.

- **2,000+ Business Customers** across the United States
- **400+ Lending Partners** across the commercial lending market
- **700,000+ Loans Managed** from the lending partners

Their platform is known for improving efficiency, managing risk, and ensuring compliance for commercial lenders operating in a highly regulated space.



---

## Challenges and Needs

The customer sought to **streamline the loan origination lifecycle** by modernizing their legacy applications into a scalable, cloud-hosted solution. They faced several operational and architectural barriers that limited performance and scalability.



## Solutions:

- Built unified loan origination app
- Replaced legacy DB with Azure SQL
- Enabled secure cloud document storage
- Integrated DocuSign and Flashspread
- Automated SBA submission processes

## Benefits

- 30% faster application processing
- 25% quicker SBA submissions
- Error rates reduction by 50%
- 60% fewer manual data entries
- 35% drop in compliance errors
- 30% projected annual revenue growth

- **Legacy systems caused frequent slowdowns and performance issues**, preventing the platform from scaling as new business demands emerged.
- **Data was siloed across multiple platforms**, making reporting and decision-making difficult.
- **Manual loan import processes were time-consuming and error-prone**, leading to delays in onboarding and approvals.
- **Outdated and unsecured database systems** made it difficult to meet evolving compliance and security standards.
- **Inefficient document storage and retrieval workflows** led to poor borrower and lender experiences.

---

## Solutions

Aspire modernized the client's platform by building a **cloud-based, multi-tenant architecture** leveraging Microsoft Azure and modern development frameworks. This transformation enabled seamless integration, better user experience, and more secure operations.

- **Developed a unified, slim version of the origination and underwriting application** that simplifies integration with SBA and servicing systems.
- **Replaced legacy database with Azure SQL**, enhancing security, performance, and simplifying long-term maintenance.
- **Integrated Azure Blob Storage** for storing borrower/lender documents, ensuring faster access and improved collaboration.



- **Enabled REST APIs** to facilitate seamless interactions with SBA systems and third-party applications.
  - **Introduced role-based access controls** for better tracking of borrower requests and audit compliance.
  - **Integrated DocuSign** to enable secure and seamless electronic signatures for loan agreements and documents.
  - **Automated SBA form submissions**, significantly improving processing speed and reducing human error.
  - **Integrated Flashspread** to convert PDF tax returns into structured financial reports, enhancing underwriting efficiency.
- 

## Benefits

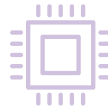
The application modernization project delivered significant business and operational outcomes, enabling the customer to scale faster and operate more efficiently.

- **Application processing time dropped from 5 days to 2 days, a 30% reduction**, leading to faster customer onboarding and improved lender satisfaction.
- **Faster SBA submissions** helped lenders receive approvals and decisions **25% quicker**, reducing bottlenecks during peak periods.
- **Manual data entry reduced by 60%** through the bulk loan import feature, freeing up lender teams to focus on high-value activities.
- **Compliance errors dropped by 35%**, significantly cutting down approximately **25% of the monthly manual processing effort**.



- **Real-time collaboration through cloud storage reduced document coordination time by 15%**, making interdepartmental workflows more seamless.
  - **Flashspread automation helped reduce financial report errors by 50%**, while saving **10% of time per customer per month**.
  - With a modern, transaction-based pricing model, the customer now projects a **30% annual revenue growth**, with average transaction values increasing by **~15%**.
  - Secure e-signature workflows with DocuSign improved borrower turnaround times and reduced document errors.
- 

## Technology Snapshot



- » **React**
- » **.NET Core C#**
- » **Azure Blob Storage / Azure SQL / Azure Jobs**
- » **REST APIs**
- » **Flashspread**
- » **DocuSign**





Aspire Systems is a global technology services firm serving as a trusted technology partner for our customers. We work with some of the world's most innovative enterprises and independent software vendors, helping them leverage technology and outsourcing in our specific areas of expertise. Our core philosophy of "Attention. Always." communicates our belief in lavishing care and attention on our customer and employees.

For more info contact: [info@aspresys.com](mailto:info@aspresys.com) or visit [www.aspiresys.com](http://www.aspiresys.com)

**USA**  
+ 1 630 368 0970

**SINGAPORE**  
+65 3163 3050

**INDIA**  
+91 44 6740 4000

**BELGIUM**  
+ 32 3 204 1942

**NETHERLANDS**  
+ 31 (0)30 800 92 16

**POLAND**  
+48 58 732 77 71

**MEXICO**  
+52 222 980 0115