



Factsheet - New Capability! Mortgagebot Workflow Automation Rules API

Reduce mortgage underwriting time from hours to minutes...with the click of a button

Workflow Automation reduces underwriting risk and improves efficiency. The new Rules API elevates that functionality and accelerates time to close.

Why Workflow Automation

Finastra's Workflow Automation solution has set the industry standard for maximizing productivity and minimizing errors, re-work, and risk.

Leveraging artificial intelligence to revolutionize the mortgage underwriting process, it enables you to meet the heightened expectations of today's borrowers and improves your competitiveness against fully-digitized bank and non-bank lenders.

Workflow Automation operates behind the scenes to deliver tangible benefits that include giving borrowers better visibility into the status of their applications, shortening loan lock periods to receive better prices from investors, and providing your team more time to interact with prospects and close repeat

business. From origination to closing, Workflow Automation reviews and remedies errors, omissions, and exceptions. And it's fully scalable, enabling you to ramp production up and down as cyclical market conditions prevail without impacting staffing levels.

New Rules API accelerates origination momentum

The new Rules API takes underwriting to the next level of efficiency, convenience, productivity, and profitability. It further finetunes OCR data extraction and machine learning to retrieve and analyze documents and then automate underwriting processes calibrated to pre-established rules designed specifically by your institution.

The Rules API supports most commonly-used document types and eliminates the time-consuming "stare and compare" procedure where processors manually review and verify documents and individually upload underwriting data to the LOS. Finastra Workflow Automation digitizes the data extraction process, and the Rules API takes the next step to validate the accuracy and completeness of loan package documents and then, in a single step, automatically transition them into MortgagebotLOS. Hands free, error free, and fully compliant with all relevant regulations.

The average mortgage loan may entail as many as three dozen documents that ordinarily must be manually verified and loaded. Both a processor and underwriter are involved and require multiple hours to perform all necessary reviews and calculations. The new Rules API reviews and verifies data, makes necessary calculations, compares all data to your underwriting standards, and moves approved packages into the LOS...all in as few as 5 minutes.

By dramatically reducing the time between application and funding, you will thrill customers while gaining a competitive edge and improving your mortgage lending ROI.

Seamless user interface

Workflow Automation provides an intuitive, sophisticated user experience to optimize efficiency and simplify training.

Finastra continuously assesses ways to elevate that experience; one recent enhancement standardizes formatting for certain data input fields to enable additional point-and-click functionality.

Finastra Workflow Automation and the Rules API are powerful complements to Finastra’s fully cloud-native Originate Mortgagebot and MortgagebotLOS solution suite.

Talk to us about how the industry’s most sophisticated true end-to-end mortgage underwriting experience can turbocharge your success.

Workflow Automation advances your priorities



Drive efficient operations

Reduce the time required to analyze the dozens of required underwriting documents



Enhance customer experience

Accelerate loan processing and funding to deliver the service customers expect and gain a competitive advantage



Reduce organizational risk

Mitigate errors and risk by eliminating manual reviews, data re-keying, and customer document validation

Contact us

About Finastra

Finastra is a global provider of financial services software applications across Lending, Payments, Treasury and Capital Markets, and Universal (retail and digital) Banking. Committed to unlocking the potential of people, businesses and communities everywhere, its vision is to accelerate the future of Open Finance through technology and collaboration, and its pioneering approach is why it is trusted by ~8,100 financial institutions, including 45 of the world’s top 50 banks. For more information visit finastra.com

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