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CASE STUDY

OSB

Transforming mortgage lending for the digital era





The Customer

OSB Group (OSB) is a leading specialist mortgage lender with a 150-year heritage. OSB primarily focuses on carefully selected sub-segments of the mortgage market, such as residential, buy-to-let, complex commercial and semi-commercial, development, bridging and asset finance.

The Challenge

To modernise their lending technology to deliver the speed, transparency, and certainty today's mortgage market demands.

The Solution

A modular cloud-based end-to-end transformation of OSB's mortgage platform with nCino, Mambu, and Publicis Sapient. Delivery of a scalable and agile operating model spanning broker portals, decision engines, core banking tools, data platforms, and service.

The Benefits

Dramatically faster decisioning and completion times. Significantly reduced broker effort. A platform built for a new era, with the AI-driven capabilities needed to underpin future success.





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Tyla Brooker

Product Owner, Lending at OSB Group



The OSB story

Brokers and their clients expect speed, transparency, and certainty, all things a traditional technology stack will struggle to meet efficiently without some level of manual intervention.

In response, OSB Group completely rebuilt their banking platform. This touched every aspect of their operations, from broker portals and decision engines to core banking tools, data platforms, and service.

It's the perfect illustration of what can be achieved when lenders commit to total transformation.

A partnership built on a foundation of collaboration

Technology transformation isn't just about selecting the right software; it's about finding the right partners with the right expertise. Partners that understand lender pain points, common pitfalls, and the importance of designing solutions for individual needs.

Acknowledging that the best partnerships involve true co-creation, OSB partnered with nCino, Mambu and Publicis Sapient to move from a traditional waterfall organisation to a scaled agile model, building confidence incrementally and realising value at each stage.

"Working with nCino feels genuinely collaborative", says Tyla Brooker, Product Owner, Lending at OSB Group.

"Transformation should never be done in isolation; working with nCino and its partners brought new perspectives, challenged assumptions, and broad market knowledge. We found nCino brings deep experience from across the market, sharing what they've seen work elsewhere and offering alternative ways to approach a problem when there may be a more efficient or scalable path. The shared mindset ensured the project was constantly productive and forward-looking."



Modularity, flexibility and AI augmentation

The modular, cloud-based nCino Platform offered OSB a crucial advantage, empowering them to take an iterative approach, concentrating on the most critical areas first and expanding capabilities confidently. The engagement also saw AutoRABIT play a role in the implementation. By using AutoRABIT alongside nCino, OSB established a comprehensive approach to Salesforce development, security, and data protection. Together, these solutions streamlined delivery, strengthened code quality, and gave OSB the governance and resilience needed to support its continued digital transformation.

The modular approach also gave OSB a level of flexibility that reduces implementation risk, allows for incremental learning, and provides the agility needed to help respond at pace to market changes.

“nCino helped us demystify AI and digital transformation and made it achievable and human-centric by design.”

Tyla Brooker

Product Owner, Lending at OSB Group

With AI reshaping the mortgage industry, thoughtful and intentional automation was also key to OSB's success. AI adoption fails when it's treated as an IT project. OSB realised that readiness for AI is about people, not platforms; likewise, they were keen that AI should not replace relationship banking, but augment it by removing friction, speeding up decisions, and optimising human judgement. nCino's human-in-the-loop platform provided the perfect foundation.

“It's a misconception that when you introduce AI you lose the personal touch”, explains Brooker. “With nCino we realised quickly that AI creates space for more meaningful interaction. With more capacity, teams can ask the questions they never had time to ask before. That leads to richer information, fairer outcomes, and a more personalised experience, not less. nCino helped us demystify AI and digital transformation and made it achievable and human-centric by design.”



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Tyla Brooker

Product Owner, Lending at OSB Group

End-to-end transformation for game-changing results

By being willing to rethink their entire approach to mortgage delivery and harnessing technology as a strategic enabler of superior customer experiences, OSB has fundamentally transformed and differentiated how they operate at every stage of the lending lifecycle.

The results speak for themselves. OSB can now deliver mortgage offers in less than 2 hours from application for straight-through cases, with a 30% reduction in the average number of days from application to offer. Furthermore, brokers get agreement-in-principle (AIP) decisioning certainty in under 10 minutes, supported by more than 14 data integrations.

OSB has seen time from offer to completion reduce from 44 days to around 22 days. They have achieved this with a 50% reduction in broker effort, reducing the number of fields required for an AIP from 100+ to fewer than 50.

This gives underwriting more capacity to focus on complex cases, and relationship teams more time to focus on delivering the personalised experiences and consistent outcomes critical in a relationship-driven market.

When asked about their advice to other lenders, OSB believes they should look beyond the software alone and instead understand the complete lending experience. It's a great place to start. "What I love about this transformation is that it's genuinely human-centric. It has moved the needle on the experience we deliver to both our clients and our own people. When lending teams have more clarity and less cognitive load, customers feel the benefit", notes Brooker.

In an ever-changing market, OSB has been able to cut product repricing time from days to hours, and are now capable of introducing new lending criteria in hours instead of months.

Results at a Glance:

- ✓ **Less than 2 hours** to deliver mortgage offers for straight-through cases.
- ✓ **30% reduction** in average number of days from application to offer.
- ✓ Time from offer to completion **reduced from 44 to 22 days**.
- ✓ AIP decisioning certainty provided in **under 10 minutes**.
- ✓ **50% reduction** in broker effort.

Looking ahead to a new digital era

"We've made huge progress, but I'm genuinely excited about what we can explore together next," concludes Brooker.

The OSB transformation continues to evolve and remains dynamic. But the modular platform architecture built in partnership with nCino, Mambu and Publicis Sapient means they can adapt and expand as needs change.





The nCino Difference

Discover more at:

ncino.com/en-GB/mortgage/uki