Lending rules card

Fill in one card for the first finance process you automate, most likely your lending pipeline. Fill in what you know; every blank line gets an owner and a date. Any blank line means: not ready to build.

QUESTION	ANSWER	OWNER / BY WHEN
The process: where do we already have the volume, the history and the written rules?		
Cost per loan today, fully loaded (who measured it, over what period?)		
Volume: cases processed a year		
Baseline: turnaround today, and fraud and default rates		
The model: what it scores, and on which years of our own history it is trained		
The rules: where the written policy rules live, and who owns the list		
When a rule fires against a confident model score, what happens?		
Share of volume the system must handle, and why that number		
Experts: who gets questioned until their instincts come out as rules, by whom, until when		
Rules captured in software so far: how many, signed off by whom		
The flagged few: who works the cases the system sends to a person		
Reconciliation next: where does matching still cause trouble?		
Automation budget, priced against the fully loaded cost per loan		
Decision and date	☐ BUILD ☐ NOT YET ☐ RE-CHECK ON _____ Date _____ Signed _____	

Lending rules card

Example (fictional): auto loans at a credit union

QUESTION	ANSWER	OWNER / BY WHEN
The process: where do we already have the volume, the history and the written rules?	Used-auto loans at a regional credit union: high volume, 9 years of history, a written credit policy	n/a
Cost per loan today, fully loaded (who measured it, over what period?)	**Blank: not ready**	Finance business partner, by 30 Nov
Volume: cases processed a year	About 40,000 loans	n/a
Baseline: turnaround today, and fraud and default rates	Turnaround 3 days; first-year default rate 2.8%, watched monthly	n/a
The model: what it scores, and on which years of our own history it is trained	Likelihood of full repayment, trained on 9 years of our own disbursed loans	n/a
The rules: where the written policy rules live, and who owns the list	The credit policy manual, moving into the decision system; owner: head of credit policy	n/a
When a rule fires against a confident model score, what happens?	The rule wins; checked on 200 historical cases where both fired	n/a
Share of volume the system must handle, and why that number	70%, because below that the team still staffs the whole queue; the pilot measured 66%	n/a
Experts: who gets questioned until their instincts come out as rules, by whom, until when	4 senior underwriters, questioned weekly by the credit data lead, to 15 Dec	n/a
Rules captured in software so far: how many, signed off by whom	18 of an estimated 60 written into the system → **Fails the bar** (target: all 60 by 15 Dec)	Head of credit policy, by 15 Dec
The flagged few: who works the cases the system sends to a person	A 3-person review desk; each case decided within one business day	n/a
Reconciliation next: where does matching still cause trouble?	Supplier statements against the general ledger, about 300 unmatched lines a month	n/a
Automation budget, priced against the fully loaded cost per loan	$480,000 for year one, build plus two data engineers; not signed until the cost per loan is measured	CFO, after 30 Nov
Decision and date	**☐ BUILD ☒ NOT YET ☐ RE-CHECK ON 15 Jan · Date 20 Nov · "Rules shell a third done, cost per loan unmeasured."**	Head of lending