

BizAI Use Case: SCRA Compliance Automation for Lending Operations

INDUSTRY

Retail & Business Banking /
Credit Unions

FUNCTION

PROCESS AREA

Lending Operations, Servicing,
Compliance

01

Business Challenge

Banks and credit unions must comply with the **Servicemembers Civil Relief Act (SCRA)**, which provides legal and financial protections to active-duty military members. SCRA affects multiple points in the lending lifecycle—origination, servicing, delinquency management, foreclosure actions, interest rate adjustments, and lease termination.

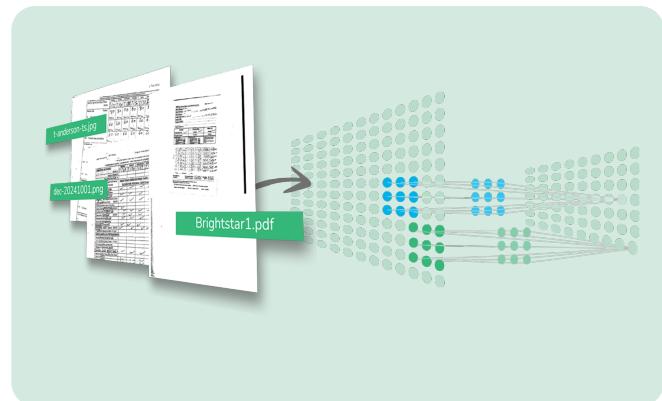
Compliance teams must review servicemember filings, validate active-duty dates, apply interest-rate reductions, and ensure proper handling before any adverse action is taken.

This review is **document-heavy, time-sensitive, and risk-critical**; manual processes introduce operational delays, compliance gaps, and inconsistent customer experiences.

02

Fisent BizAI Solution

BizAI automates end-to-end processing of SCRA filings and supporting documents, enabling compliant and auditable straight-through-processing where possible and intelligent triage when human intervention is required.



03

Key Capabilities

Automated Ingestion & Data Extraction



- Extracts all critical data elements from SCRA filings, including **active-duty start/end dates, deployment orders, borrower identity, dependent coverage, and loan identifiers**.
- Validates extracted dates and attributes against other documents or system-of-record data to detect mismatches, incomplete submissions, or eligibility issues.

Key Capabilities *(continued)*

SCRA Eligibility & Compliance Checks



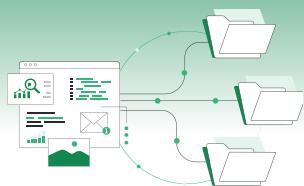
- Confirms whether the loan qualifies as a **pre-service obligation** eligible for the 6% interest cap.
- Runs automated checks to ensure no **adverse action** (repossession, foreclosure, collections escalation) proceeds without full SCRA review.
- Initiates required steps for **rate adjustments, amortization recalculations, and fee reversals** when filings are validated.

Confidence Scoring & Source Citations



- Each extracted field is assigned a **BizAI confidence rating** to **provide a performance context** for information accuracy and methodology for exception management/human intervention.
- Provides **document-level citations** linking extracted data directly back to the exact page/section of the SCRA filing to support audit trails, examiner reviews, and compliance reporting.
- Enables automated straight-through processing when confidence thresholds are met.

Case Triage & Workflow Routing



- Routes complex, conflicting, or incomplete SCRA filings to the appropriate work queue for **human review**.
- Automatically flags cases requiring escalation (e.g., date discrepancies, missing deployment orders, conflicting DMDC verification results).
- Supports prioritization based on regulatory deadlines, borrower risk, or credit impact.

Value Delivered

1

Reduced Compliance Risk:
Ensures accurate and consistent application of SCRA protections.

2

Operational Efficiency:
Eliminates manual review for clean, high-confidence filings; reduces processing times from days to minutes.

3

Enhanced Auditability:
Every action is backed by citations and evidence for internal audit or regulatory examination.

4

Improved Servicemember Experience:
Faster, error-free application of benefits and protections.