

# Atom Bank pioneers digital mortgages with Finova's MSO platform



Read how Atom Bank revolutionised its mortgage operations with Finova's MSO platform—automating the entire process, enabling rapid case processing, and delivering a seamless digital experience for brokers and customers alike.

**14 seconds**

Fastest mortgage offer time recorded

**9 days**

Remortgage application to completion time

**Fully automated**

Of all broker-originated mortgages streamlined

## Introduction

Atom Bank is the UK's first all-digital challenger bank, offering a mortgage proposition designed to be as simple and seamless as possible. With a strong focus on customer experience, Atom set out to transform the mortgage journey—removing complexity, reducing time to offer, and creating a fully digital process.

To bring this vision to life, Atom turned to Finova's Mortgage Sales and Originations (MSO) platform, selecting it as the foundation for their innovative digital mortgage strategy.

## The challenge

Traditional mortgage processes are often slow, paper-heavy, and inefficient. Atom Bank wanted to completely rethink the experience by offering:

**Full automation** - reducing manual touchpoints and eliminating re-keying

**Seamless digital access** - enabling brokers and customers to interact effortlessly

**Faster processing times** - delivering rapid case turnaround for better customer outcomes

**Transparency and flexibility** - ensuring brokers and customers have real-time visibility over applications

## The solution

Atom Bank implemented Finova's MSO platform to create a cutting-edge digital mortgage experience. MSO provided:

**End-to-end automation** - from application to completion, reducing administrative burden

**Real-time case tracking & alerts** - enhancing broker visibility and reducing follow-ups

**Multi-device accessibility** - allowing brokers to manage cases from anywhere

**Seamless document uploads** - enabling brokers to attach files via their device's camera

**Smart data capture** - only collecting relevant information, removing unnecessary steps to manage cases from anywhere

Through its partnership with Finova, Atom Bank has redefined what's possible in mortgage lending—offering a faster, simpler, and smarter mortgage journey for brokers and customers alike.

*“MSO was a natural fit to support our digital mortgage proposition.”*

- Maria Harris, Director of Lending at Atom Bank

## The results

With MSO at the core of its mortgage operations, Atom Bank has achieved remarkable results:



**Fastest mortgage offer in just 14 seconds**  
transforming the speed of lending



**Remortgage applications completed in just 9 working days**  
cutting processing times and autonomy.



**Fully automated end-to-end workflow**  
removing re-keying and manual delays



**Greater broker efficiency**  
real-time tracking and instant alerts  
reducing admin time

## Drive efficiency with Finova

See how our flexible and scalable solutions can support your lending goals.

[Book a demo](#)