

Empowering brokers and members:

## Yorkshire Building Society transforms broker experience with Finova Lending platform



Read how Yorkshire Building Society transformed its mortgage operations with Finova's MSO platform - doubling efficiency, accelerating case processing, and enhancing the broker experience.

200%

Increase in efficiency, doubling the number of cases underwritten in a day

20%

Of cases processed in five days or less, improving broker turnaround times

18,000

Brokers onboarded to the new system, enabling faster, more transparent applications

### Introduction

Accord Mortgages, part of the Yorkshire Building Society (YBS) group, is an award-winning lender known for its commitment to broker service excellence. With one of the highest Net Promoter Scores (NPS) in the industry, Accord's success is driven by continuous innovation and a focus on delivering a seamless mortgage journey.

To enhance efficiency and improve broker and customer experiences, Accord embarked on a major business transformation. A key element of this initiative was the rollout of Finova's Mortgage Sales and Originations (MSO) software—designed to streamline operations and accelerate mortgage processing.

### The challenge

Accord's mortgage origination processes were largely manual, leading to inefficiencies, slower turnaround times, and an increased administrative burden on brokers and underwriters. To maintain a competitive edge, Accord needed:

- A more efficient and automated mortgage origination system
- A scalable solution to process increasing lending volumes
- Enhanced transparency and self-service capabilities for brokers
- Greater flexibility to explore new lending opportunities



*“The Accord Mortgages brand represents around 80 percent of the total Yorkshire Building Society lending business. With the intermediary channel being so vital, we needed to change the way we did business to stay ahead competitively..”*

- Paul Howley, Director of IT and Transformation at  
Accord Mortgages and Yorkshire Building Society

## The solution

Accord Mortgages implemented Finova's MSO platform to overhaul its mortgage origination process. The solution provided a fully digital, automated platform that allowed for:

End-to-end mortgage processing with faster decision-making

Straight-through processing for low-risk applications, reducing the need for human intervention

Self-service capabilities for brokers, improving transparency and efficiency

Optimised underwriting by freeing up underwriters to focus on complex cases

*“Our strategy was to not just look for a vendor, but someone to help us create a better broker experience, secure regulatory compliance, and to be able to take advantage of a product with a clear vision and roadmap.”*

- Paul Howley, Director of IT and  
Transformation  
at Accord Mortgages and Yorkshire  
Building Society

With a carefully executed onboarding program, 18,000 brokers gained access to MSO, ensuring a seamless transition to the new system.

## The results

The adoption of Finova's MSO platform has driven significant improvements for Yorkshire Building Society:



### **2x efficiency gains:**

Mortgage processing speed doubled, reducing broker workloads



### **5-day processing for 20% of cases:**

A fifth of all mortgage applications are now processed in five days or less



### **Faster offers:**

Some mortgage approvals have been completed in just a few hours



### **Greater broker transparency:**

Self-service capabilities reduced back-and-forth communications



### **Expansion into new lending areas:**

Increased capacity allowed for new niche lending opportunities

*"Our fastest offer has turned around in a couple of hours, and 20% of cases are processed in five days or less. There are lots of providers that can offer technology, but with Finova, we've developed a relationship where we both provide the best outcome for the market and our brokers."*

- Paul Howley, Director of IT and Transformation at Accord Mortgages and Yorkshire Building Society

Through a strong, collaborative partnership with Finova, Accord Mortgages and YBS continue to drive innovation in the mortgage market, ensuring brokers and customers receive best-in-class service and efficiency.

## Drive efficiency with Finova

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

[Book a demo](#)