

HOW NATIONWIDE APPRAISAL SERVICES (NAS) INCREASED ITS MARKET REACH BY 70% WITH A MULESOFT DRIVEN CONNECTIVITY SOLUTION

A case study on how Incepta crafted a MuleSoft driven connectivity platform, linking Black Knight (www.blackknightinc.com) Loan Origination System (LOS) application with Connexions, the leading SaaS based appraisal management platform owned by NAS. This gave direct access to clients across the US in need of appraisal services, resulting in a significant jump in sales and revenue.

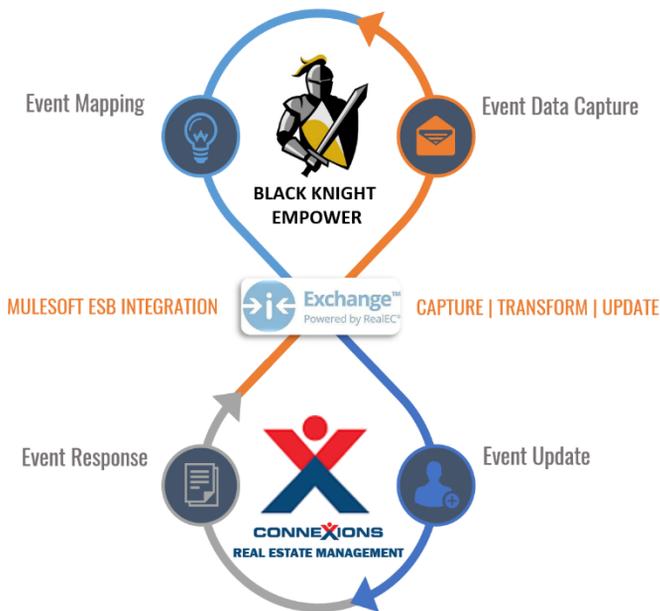
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THE MULESOFT ARCHITECTURE



i INCEPTA
INTEGRATION | AUTOMATION | INTELLIGENCE

The all new Black Knight® Exchange Integration Platform developed by Incepta Solutions connecting Black Knight Empower® Loan Origination System (LOS) with the Connexions real estate valuation management software.

BLACK KNIGHT®

The Black Knight Empower (formerly RealEC) is the Loan Origination System (LOS) which is the principal application to manage all appraisal processes and workflow.

Users can now directly submit appraisal orders from Empower into the Connexions platform through NAS MuleSoft integration platform - the automated integration platform. NAS integration platform developed by Incepta does all the work by identifying, transforming and sanitizing user data into a recognizable format that's compatible to both systems; thus saving time, effort and money for everyone involved.

The Exchange integration platform between Black Knight LOS application and NAS Connexions was developed using the MuleSoft API-led principles by automating data transmission between the two systems through REST APIs grouped into different layers such as experience, process and system. The integration layer exposed the APIs for the end system to communicate and exchange data, between the two systems with incompatible data structures.

This is an important step in creating a fully automated mortgage appraisal process by removing inefficiencies in the application and connecting disparate systems through a MuleSoft powered common integration platform.

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THE EXCHANGE INTEGRATION PLATFORM

Incepta helped design the integration hub that allowed NAS to access leads for appraisal service requests from partners like Black Knight directly into their real estate appraisal management system.

Before the Integration Platform was developed, it was a challenging task to automate mortgage leads from a LOS into NAS Connexion. Some of the major challenges, both technical and operational include:

1. Mismatch of data between Connexions and Black Knight LOS platform
2. Fields that are mandatory in one system is optional in others
3. Since the LOS platform was developed previously by a different provider, Incepta experienced long response times and there were gaps in business clarification
4. There was not enough sample data for use to cover all business scenarios.
5. With over 100+ mapping rules and over 50+ event triggers for data transformation from one system to the other, the project presented a high degree of challenge.

Incepta developed a MuleSoft API driven integration platform with over 60+ API connectors with multiple event triggers that automated the process of fetching data from Connexions into the Black Knight LOS application.

The solution enabled NAS to not only receive leads from a wider market of clients through Connexions but also update status of their work directly from Black Knight LOS app into the Connexions system without any manual intervention.

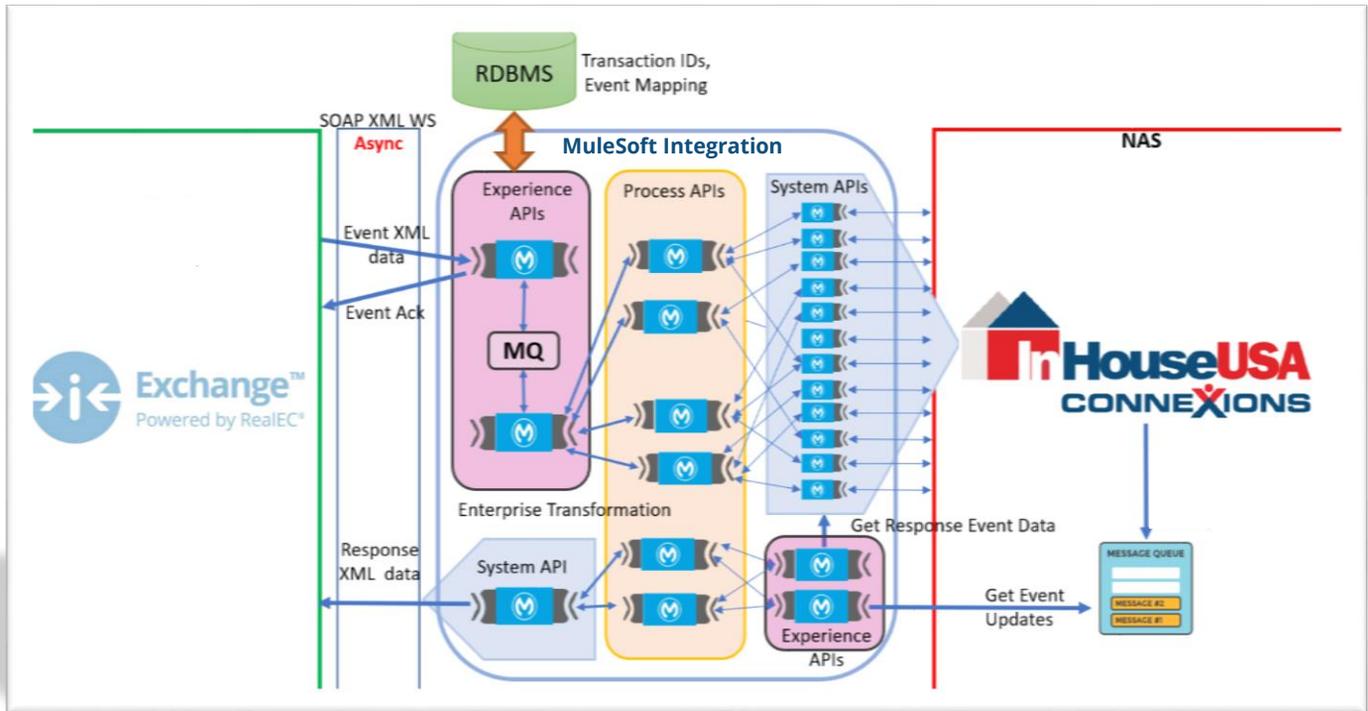
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Incepta designed the integration architecture using open messaging and integration standards. The model included the following core features:

Location Transparency: Central configuration of endpoints for messages

Transformation: Converting messages into a format that is usable by the LOS application.

Protocol Conversion: Accepting messages sent in all major protocols, and converting them into the format required by the end consumer.

Routing: Determining the appropriate end consumer based on both pre-configured rules and dynamically created requests.

Enhancement: Retrieving missing data in incoming messages, based on the existing message data, and appending it to the message before delivery to its final destination.

Monitoring / Administration: Monitoring the performance of the system, the flow of messages through the MuleSoft architecture, and managing the system.

Security: Making sure that MuleSoft itself handles messages in a fully secure manner, and negotiating between the security assurance systems used by each of the systems.

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MOVING TOWARDS AN AUTOMATED MORTGAGE APPRAISAL PROCESS

In an automated appraisal, data-analysis software analyzes comparable home sales and other factors to determine a valuation in seconds. This eliminates the need for an appraiser and can speed up the mortgage process.

However, automation can never fully replace appraisers, as some properties simply need the human touch for an accurate valuation. Platforms like Exchange facilitate the task of syncing the latest work status of appraisers with lending platforms like Connexions thus making the entire process seamless.

This not only reduces the time to update process related data from one application to the other, but at the same time allows the appraiser to respond to new requests quickly and expand to new serviceable areas thereby increasing market reach and revenue.



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INNOVATION**

Incepta has been instrumental in helping organizations drive automation through MuleSoft API integration strategies.

From healthcare, banking, media, e-commerce, logistics Incepta has helped companies achieve success through digital transformation and automation.



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