

# INTELLIGENT C I O



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## LONE ARRANGER

Pete Peterson, Chief Retail Credit Officer, United Community, on how the bank leveraged Newgen's Small Business Administration Loan solution to optimise operations



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# Case STUDY

The bank has adopted Newgen's low-code platform to modernise loan management, speed up approvals and enhance the customer experience.

## United Community partners with Newgen to transform small business lending

*Pete Peterson,  
Chief Retail Credit Officer,  
United Community Bank*



**U**nited Community (United) has selected Newgen Software's banking solution to simplify small business lending. The partnership has optimised loan management operations, increased efficiency and enhanced customer experience across the bank's entire portfolio.

Leveraging Newgen's Small Business Administration Loan Solution, United digitised term loans, construction loans, lines of credit and overdraft facilities on a single interface. Built on a low-code, AI-enabled platform, the solution streamlines the loan lifecycle from origination and renewals to refinancing and modifications. The system integrates seamlessly with United's core banking platform, ensuring real-time data updates across all lending processes.

Automated document generation and timely email alerts keep workflows on track and transparent. With built-in master data management and business activity monitoring, the bank carries out system configurations and produces MIS reports that support better decision-making.

Pete Peterson, Chief Retail Credit Officer, United, said: "Newgen has delivered a well-thought-out solution for our complex workflow scenarios, remarkably improving our user experience. We're now prepared to handle increasing loan volumes and process new deals every month. Newgen's team has been highly responsive to our requests for modifications and enhancements throughout the project."

Sandeep Hinduja, Head of Banking (US), Newgen Software, said: "We are delighted to support United Community in its Digital Transformation journey. By leveraging our lending platform, United can serve its customers effectively and efficiently, sustaining its commitment to small business success."

### Q&A with Pete Peterson, Chief Retail Credit Officer, United Community

#### Can you tell us more about United Community's process for integrating Newgen's Small Business Lending solution?

United launched a modernisation initiative to transform its small business lending operations in line with customer demand. With a focus on scalability, flexibility, efficiency and compliance, the bank adopted Newgen's low-code, AI-powered lending platform as the foundation for this effort.

Rather than upgrading an existing system, United implemented a purpose-built origination solution

designed to replace legacy inefficiencies, unify processes and enable a fully digital lifecycle.

Newgen offered:

- Domain expertise in business lending and compliance
- Rapid implementation capabilities
- A highly configurable platform built to evolve with the bank's needs

United now manages all its small business products – term loans, construction loans, lines of credit and overdrafts – on one platform.

The system delivers:

- Lifecycle management from origination through renewals, modifications and automated funding
- Access to credit rules, document generation, workflows and reporting

Deep integration with United's core banking system enables real-time updates across workflows. Other integrations include:

- Experian for credit scores
- Title, flood and UCC providers
- E-signature platforms such as DocuSign
- Trustage for legal closing packages
- Document management and compliance tools

These integrations remove redundant data entry, eliminate manual steps and automate due diligence.

The low-code platform supports agile configuration of approval authority frameworks, custom credit policy rules and automated underwriting. Financials, pricing spreadsheets, LTV validations and policy warnings all inform decisions.



BY LEVERAGING OUR  
LENDING PLATFORM,  
UNITED CAN SERVE ITS  
CUSTOMERS EFFECTIVELY  
AND EFFICIENTLY,  
SUSTAINING ITS  
COMMITMENT TO SMALL  
BUSINESS SUCCESS.



## About United Community Banks

United Community Banks (UCB) is the financial holding company for United Community, a top 100 US financial institution offering banking, wealth management and mortgage services. As of December 31, 2024, United Community Banks, Inc. reported US\$27.7 billion in assets and 199 offices across Alabama, Florida, Georgia, North Carolina, South Carolina and Tennessee, in addition to a national SBA lending franchise and an equipment lending subsidiary.

In 2025, United Community became an 11-time winner of J.D. Power's customer satisfaction award among consumer banks in the Southeast and was recognised as the most trusted bank in the region.

For 8 consecutive years, American Banker has named United one of the *Best Banks to Work For*.

The bank also received five Greenwich *Best Bank* awards in 2025, including national recognition for overall satisfaction in middle market banking.

Forbes has consistently listed United as one of the *World's Best Banks* and one of *America's Best Banks*.

The system also automates compliance with CRA, HMDA, Reg B and Reg O, offering:

- Auto-populated HMDA/CRA reports
- Audit trails for applications, fees and overrides
- Real-time dashboards for compliance teams
- Automatically generated NOAA letters distributed via SFTP

### Results:

- Loan disbursements reduced from days to under 30 minutes for qualified applicants
- Processing speed doubled, enabling higher throughput
- Operational cost savings from automation
- Higher customer satisfaction through transparency
- Greater capacity to handle peak volumes

In short, United has deployed a future-ready platform that improves customer journeys, empowers staff

and supports regulatory obligations while delivering measurable performance improvements.

### What benefits are customers seeing so far with the solution?

United's small business customers, many of whom require fast and hassle-free access to capital, have already experienced measurable benefits:

- Faster access to funds – Qualified borrowers can receive funds in 30 minutes thanks to automated workflows replacing manual reviews
- End-to-end digital lending – Customers can apply, upload documents and e-sign online, with real-time updates providing full transparency
- Error reduction – Integration with Experian and other providers auto-populates data, reducing duplication and delays
- Personalised, consistent decisions – Automated underwriting ensures fair, policy-driven outcomes
- Seamless documentation – NOAA letters and closing packages are auto-generated and signed digitally, ensuring a paperless finish

The result is a digital-first, customer-centric experience that inspires confidence among small business borrowers.

### What differences are United Community staff seeing with the implementation?

Internal teams across credit, underwriting, operations and compliance have also felt the impact:

- Centralised operations – A unified interface supports all loan activities, eliminating system toggling
- Greater efficiency – Loan processing times are cut by more than 50%, while dashboards and pipeline reports track performance and bottlenecks
- Smarter underwriting – Automated rule validation and exception reporting improve oversight, supported by built-in audit trails
- Faster onboarding – The guided low-code workflows reduce the learning curve for new employees and enforce policy consistency
- Compliance assurance – Regulatory documentation is auto-captured, pre-populated and included in reports, removing manual risks
- Boost in morale – Reduced administrative burden frees staff to focus on customer service, relationship-building and credit judgment

Together, these changes have created a more productive, engaged workforce capable of managing growing lending volumes without burnout. **□**