



CASESTUDY

IMB (White-Label) & RAPIDIO

Introduction

A top-tier national IMB operating across retail and wholesale channels faced an industry-wide bottleneck: **manual income calculation slowed underwriting, inflated QC exceptions, and strained team capacity.**

By adopting Rapidio as a **white-label** solution, the lender turned income calculation into a **fast, lender-aligned, and audit-ready** process—without changing their public brand or existing workflows.

Background

Before Rapidio, processors and underwriters relied on spreadsheets and manual reconciliations. Each file demanded page-by-page review, results varied by branch, and peak months created capacity crunches that impacted borrower experience and post-closing QC.

- **Bottleneck risk:** single-threaded, person-dependent calculations hurt turnaround time.
- **Inconsistent borrower experience:** delays could stretch beyond a day, eroding satisfaction and trust.

Challenges Faced

- **Scale underwriting speed** without adding headcount.
- **Reduce rework and QC exceptions** to improve first-pass approvals.
- **Standardize income math** across branches and channels.
- **Maintain investor/agency alignment** with audit-ready transparency and clear documentation.
- **Keep the customer experience on-brand** via a discreet white-label deployment.

Features Implemented

- **White-label rollout of Rapidio's AI income engine**, aligned with Fannie Mae, Freddie Mac, FHA, VA, USDA, and Non-QM guidelines.
- **Audit-ready worksheets** with transparent math, supporting documents, and condition flags, designed for investors and internal QA.
- **Human-in-the-loop QA&QC.**
- **Fast SLA & scale:** same-day results with the majority of files completed in ~17–20 min.
- **Seamless ops fit:** API/SFTP options for LOS workflows, minimal training, and role-based access under the lender's brand.

Results and Impact

- **1.5–3 hours saved per loan file**, freeing processor/UW capacity during peak volume.
- **Turnaround time compressed**, enabling same-day borrower communication.
- **Standardized, lender-aligned outputs** reduced variance across branches and cut back-and-forth with underwriting.
- **Higher first-pass approvals** and fewer last-minute conditions, accelerating clear-to-close.
- **QC exceptions down**, strengthening investor confidence.

Conclusion

White-labeling Rapidio allowed this national IMB to modernize income calculations at enterprise scale—faster processing, fewer exceptions, and consistent, audit-ready results that fit seamlessly into existing LOS workflows and brand standards.

For banks and IMBs seeking to raise quality and speed without increasing headcount, Rapidio delivers enterprise-grade accuracy, transparency, and time-to-value—wrapped in your own brand.

Client Quote

"We have >6,000 broker partners across 40 states that expect the best. With Rapidio, we deliver on that promise. There's no other solution that allows cost control at the loan level. This is the future."