CloudFiles × TechForce SERVICES

Live webinar · 21 October 2026

LENDING AND CLIENT ONBOARDING

# How lenders and broker groups are cutting days out of client onboarding

A live session on handling loan application documents inside Salesforce, from the broker's email to the approval pack.

**Wednesday 21 October 2026** | **3:00 pm AEDT** | **One hour · Online**

Hosted by TechForce Services and CloudFiles

## YOUR SPEAKERS

**Host**

### Trupti Bhore

Partnership Manager, CloudFiles

**The problem**

### Ravi Telu

Development Lead, TechForce Services

**The live demo**

### Adarsh Reddy

Head of Pre-Sales, CloudFiles

# Who is presenting today

## CloudFiles

### Document automation for Salesforce

Three products on the Salesforce records you already use, with files in SharePoint, Google Drive or S3.



**Document Management**



**Document Generation**



**Document AI**

## TechForce SERVICES

### Salesforce Summit Consulting Partner

Salesforce consulting and implementation across financial services, education and the public sector.



**Australia**



**Financial services**



**Education and public sector**

CloudFiles and TechForce Services are partners. Everything you see today runs in a CloudFiles demo org, on invented data.

# Before we start



## Ask any time

Use the Q&A panel whenever a question comes up. The last fifteen minutes are kept for Ravi and Adarsh to answer live.



## The recording is yours

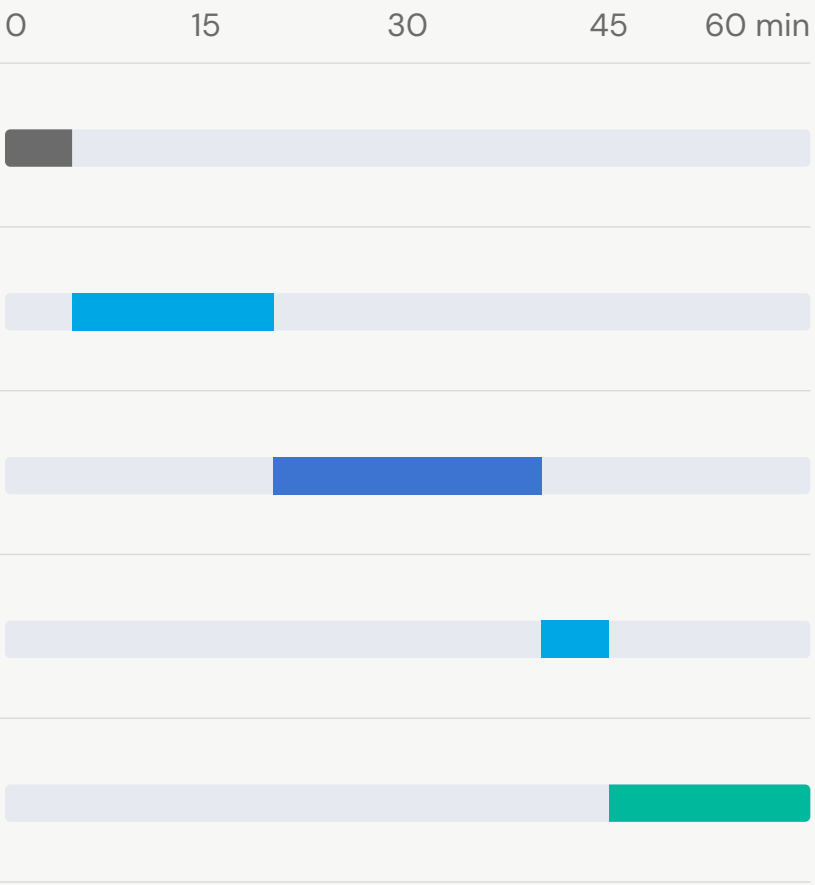
It goes to everyone who registered, with the slides, so you can rewatch it later.

LIVE POLL

## How do you process your documents in Salesforce today?

- Mostly by hand
- Outside Salesforce, then keyed in
- Partly automated
- Fully automated

# Today's hour



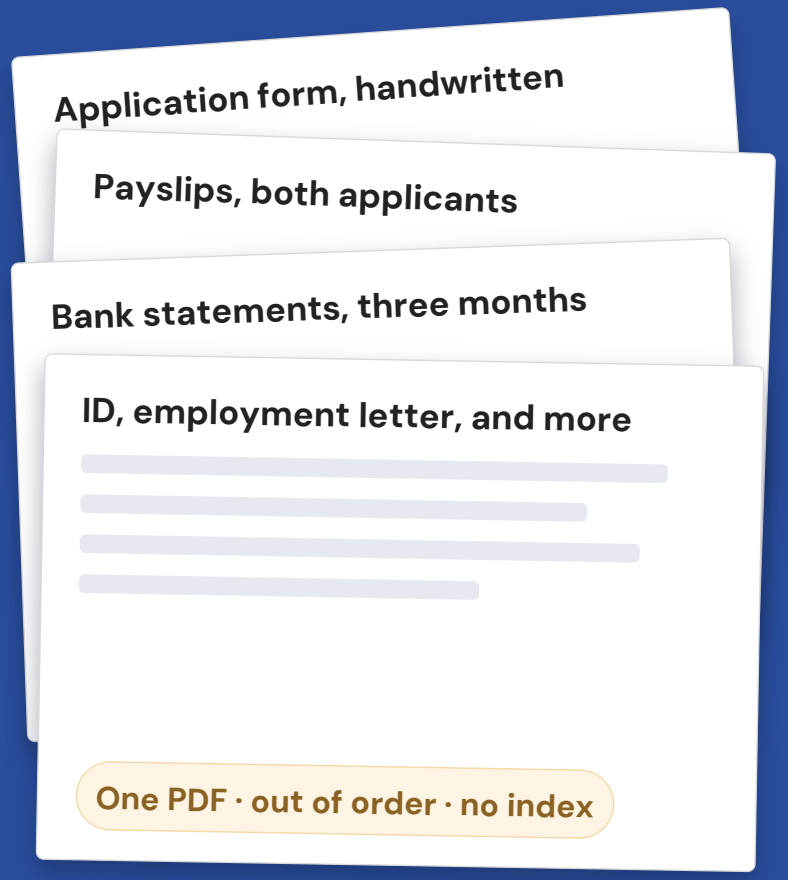

| | | |
|---|---|---|
| **0–5 min** | Welcome and housekeeping | Trupti Bhore, CloudFiles |
| **5–20 min** | What actually happens when a loan file arrives | Ravi Telu, TechForce Services |
| **20–40 min** | The same file, handled inside Salesforce, live | Adarsh Reddy, CloudFiles |
| **40–45 min** | Getting it live, and what you can do next | Ravi Telu and Trupti Bhore |
| **45–60 min** | Your questions, and the voucher winners | All three of us |

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THE PROBLEM

# The story of one loan file




**Ravi Telu**

Development Lead, TechForce Services

# Meet the lender: every broker sends files their own way

**Bluegum Mortgage Partners**
One combined PDF, a handwritten form, pages out of order

**Broker B**
A dozen separate attachments, named however they like

**Broker C**
Typed forms and scans, through its own portal

**Broker D**
Part of the pack now, the rest in later emails

## Southern Cross Home Loans

The lender's loan intake team, working in Salesforce

**Has to accept every format, from every broker.**

⚠ **The lender cannot set the rules.** Brokers deal with hundreds of lenders and will not follow each one's process, so every variation lands on the lender's team.

# The Harper file arrives

**New email · Loan intake inbox**

From Bluegum Mortgage Partners

Subject New application: Liam and Chloe Harper

Buying 14 Banksia Crescent, Penrith NSW for $975,000, and borrowing $780,000.

**One PDF · 40 pages**

INSIDE THE PDF: NO INDEX, OUT OF ORDER

- **Payslip** — Chloe
- **Bank statement** — August
- **Application form** — Handwritten
- **Payslip** — Liam
- **Driver licence** — Chloe
- **Bank statement** — July
- **Payslip** — Chloe
- **Employment letter** — Liam
- **Payslip** — Liam
- **Bank statement** — September

⚠ **Nobody at the lender knows what is in it, or whose it is,** until someone opens all 40 pages.

# Where the team gets stuck: four areas of friction

Most of the team's time goes on handling documents, not on the lending decision.

COLLECTING DOCUMENTS

## Stuck waiting

Packs sit in a shared inbox, **waiting on the team**, and anything missing is **chased by email, again and again**.

MANAGING DOCUMENTS

## All done by hand

Every page is **opened one by one** to see what it is, then **sorted and filed manually**.

PROCESSING DOCUMENTS

## Slow, and easy to miss

Details are **re-typed** and payslips **checked by eye**, so any gap is **found late, or missed**.

GENERATING DOCUMENTS

## Time-consuming, every time

Every approval letter is **written from scratch**, then **attached and emailed by hand**.

# Where that leaves everyone

### The Harpers

Waiting for an answer, then asked again for documents.

### Bluegum, the broker

Chased after submitting, while keeping up with the rules of hundreds of lenders.

### The onboarding team

Most of the effort goes on opening, typing and chasing, not on lending.

### The credit assessor

Cannot start on the real lending question until the paperwork is done.

### The lender

No clear view in Salesforce of where the file stands, or what was checked.

None of this is the hard part of lending. **So what if it happened inside Salesforce, as the documents arrive?** Over to Adarsh, to run that same file live.

# The two problems, caught and solved

## Chloe's income: gap flagged

Declared on the form **$98,000 a year**



Shown on her payslips **$88,404 a year**



**9.8% below what she declared**

## Liam's licence: collected

| | |
|---|---|
| Everything else on the checklist | **Received** |
| Chloe's driver licence | **Received** |
| **Liam's driver licence** | **Missing** |

Both were flagged as soon as the pack was read, before anyone handled the file.

### HOW IT WAS HANDLED

The form and every payslip were read on arrival → The file was checked against what was declared → The broker got the missing list and one link → The approval pack was created and shared

The assessor only had to decide one thing: whether to approve on Chloe's verified income.

# What you just saw: one email, start to finish

### 1 The email arrives

The broker's email and pack become a case, with its own folder

**Before:** sat in a shared inbox

### 2 The pack is split

Every document in the pack is separated out and named

**Before:** opened page by page

### 3 The form is read

The handwritten application fills in the loan record

**Before:** typed in by hand

### 4 The application is set up

Applicants, income, a checklist and an upload link are created

**Before:** set up by hand

### 5 Documents are filed

Each one is sorted into its folder and ticked off the checklist

**Before:** filed by hand

### 6 The file is checked

Income and ID are checked against the application, and gaps flagged

**Before:** checked by eye, late

### 7 The broker is asked

The missing list and one upload link go out; the upload is checked again

**Before:** chased by email, again

### 8 A person decides

The assessor approves, and the approval pack is created and shared

**Before:** letters drafted by hand

**People make every decision.** Everything else happens as the documents arrive, inside Salesforce, and is recorded.

# Getting it live in your own org

What TechForce Services does so the process fits your org, your brokers and your credit policy.

YOUR SALESFORCE ORG

## Fits the data model you have

Financial Services Cloud or your own custom objects, mapped to how your team works today.

YOUR BROKER CHANNELS

## Every format, no new rules

Inboxes, portals and late emails all feed one process. Brokers change nothing.

YOUR CREDIT POLICY

## Checks you can stand behind

Your policy rules become the checks, with access, retention and an audit trail set up for review.

YOUR ROLLOUT

## Start small, then scale

Begin with one broker and one loan type, measure the change, then extend to the rest.

**TechForce Services** is a Salesforce Summit Consulting Partner working with Australian financial services teams.

# What you can do next

## 1

TechForce SERVICES

### Talk it through with TechForce

A free 45-minute review of your loan onboarding process, with a written view of where documents slow you down.

## 2

CloudFiles

### Try it on your own documents

A free 30-day CloudFiles trial with full support, including help setting up a proof of concept.

BEFORE WE TAKE QUESTIONS

**Would a follow-up on your own onboarding process be useful?**

- Yes, book me in
- Yes, later this year
- Not right now
- Already automated

# Your questions

Use the Q&A panel. Ravi and Adarsh will take them live.

**Book time with CloudFiles**

**Book your onboarding review**
with TechForce Services

## QUESTIONS WE OFTEN HEAR

- Does it read handwritten forms?
- Where are the files stored?
- Do we need Financial Services Cloud?
- Who makes the approval decision?
- Does it work beyond home loans?

# Thank you for joining us

The recording and slides will be with you within two days.

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**Try CloudFiles on your own documents**
Scan to book time and test it out on your documents.

**Talk it through with TechForce Services**
Scan to book a free 45-minute review of your loan onboarding process.