



Zurich Finance Corporation grows its loan portfolio six-fold in **less than a year**

The rapidly changing finance industry in the market is urging an increasing number of financial institutions in the Philippines to leverage cloud technology and get ahead of the growing competition. Established in 2017, the Zurich Finance corporation, a Filipino financing company, is capitalising on the disruptive cloud technology to reap its business benefits.

From three to 50 branches in less than one year

With an aim to expand and reach more clients, Zurich Finance Corporation's realized the key to grow faster in a competitive market is to streamline their operations through digital transformation. Zurich and its management decided to join other visionary financial institutions and move to the cloud to overcome their challenges. They are now providing digital financial services through 50 channels and have grown their loan portfolio six-fold in less than one year.

Oradian works closely with Zurich to ensure digital transformation

Zurich needed to find a provider for an alternative to the on-premise system and move to the cloud that would support their growth goals and expansion plans in the short and long terms.

Oradian did not just provide Zurich with the technology, it worked closely with them and took them through each step of their digital transformation journey. With Instafin – the Oradian cloud-based core banking platform – the Zurich Finance Corporation optimised processes and shifted course of its business. Through training, strategic guidance, best practices, and in-market ongoing support, Oradian guided Zurich to reap the full benefits of its digital transformation.

Instafin ultimately facilitated for the Zurich Finance Corporation the flexibility and agility to open new branches, reach more clients and grow rapidly.

Cutting operational costs enables Zurich to scale up operations

With all of its transactions available in real-time, across all branches, and being accessible from one place, Zurich decreased drastically the cost of

“We were looking for a scalable, cost-effective system that has a great after-sale customer support. Oradian’s core banking system, Instafin met all these requirements”

**—Ronaldo Recto,
Zurich Director**

“Instafin has helped us focus on more impact-driven tasks and react faster to the needs of the business. We are now more agile to the market.”

**—Ronaldo Recto,
Zurich Director**

its operations. With automated operations, the staff now have a better overview of the state of business across all branches and have no need to travel to other branches to consolidate data.

Opening new branches is now easy and cost-effective

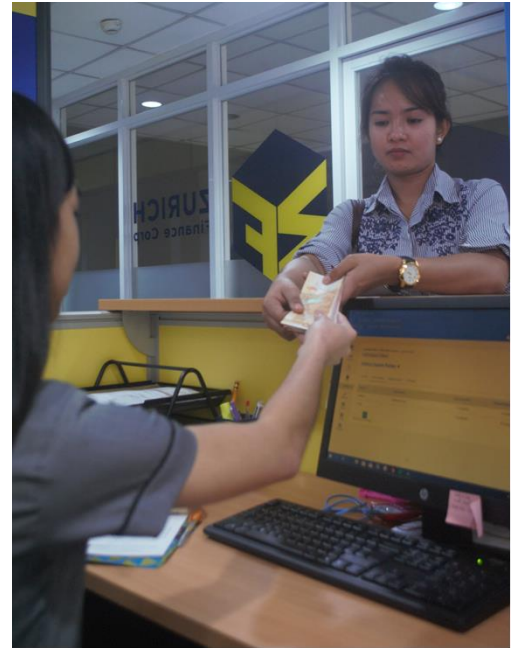
Unlike the limited scalability of on-premise core banking system which requires investment in new hardware, a cloud-based system can be scaled up to meet your business growth goals and expansion with minimal capital investment. Therefore, Zurich easily opened new branches without incremental costs. Now, the staff are more customer oriented as they have more time to focus on the core business and reaching out to more clients.

Zurich continues to grow sustainably with Additional Services by Oradian

Zurich had its sustainable growth which has enabled them to roll out new services quickly and efficiently. Zurich additionally subscribed to Instafin Messaging – a messaging service that enables financial institutions to send messages directly to their clients’ mobile phones using Instafin dashboard.

With Instafin Messaging, Zurich is now:

- Improving their portfolio through sending reminder messages to their clients
- Reducing operational costs, airtime usage, instances of fraud, and the amount of time it takes to recover late or missed repayments
- Maintaining strong, lasting client relationships and enabling their field officers to spend more time educating their clients



Are you ready to move to the cloud with Oradian’s core banking platform, go digital to the fullest extent and grow rapidly? [Contact us now.](#)