

# LIXI2 Success Stories



*“Since implementing LIXI2, our productivity has increased significantly, and data requirement discussions are now much simpler and more straight forward.”*

*Nathan Winch, Team Lead*

---

## Executive Summary

Prior to adopting LIXI2, we experienced a degree of miscommunication and misunderstanding of terms and how certain values/data were derived. This was due to the nomenclature of our internal systems, and their being directly mapped and transformed to lending partner integrations.

We decided to implement LIXI2 for all our lender integrations to help mitigate our current inefficiencies and frustrations. Since implementing LIXI2, we’ve observed both time and cost savings for our integration projects.

## The Problem

Each lender is unique in so there was no consistent baseline language with which we could transform data to and from. This, on top of the variety of technical and non-technical terms our teams could use, led to repeated conversations, and a diluted sense of understanding when it came to documenting decisions, ultimately costing us time.



## LIXI2 Implementation

LIXI2 implementation meant no more tight coupling of internal data with external data, and ultimately preparing a stronger platform backbone moving forward to integrate with even more lenders.

This provided all disciplines of the team an equal footing when it came to discussing terminology, and helped us reshape some parts of our internal system when it came to naming and enumerations.

First, we needed to customise schemas for credit decisioning and loan applications. Then, we mapped the relevant internal data to our LIXI2 schemas so we could comfortably generate compliant messages. Next, was mapping LIXI2 to what the lender expected.

Today, our Integrations Team provides an industry compliant schema layer to the wider engineering team, with which we've abstracted all lender specific language to, and lenders can now be accessed from other parts of our system without having to worry about the intricacies of the lender's schema.

## Return on Investment

Since implementing LIXI2 our productivity has increased significantly. Data requirement discussions are now much simpler and more straight forward.

The process has also improved visibility for the team, so that we can evolve our customised LIXI2 schemas with greater confidence than we could updating tightly coupled data mappings from the past.

## Recommendations

Determining the sweet spot of how deep you should implement LIXI2 in your system can be a tricky process.

We found great success in implementing schemas at an integration level, and then used LIXI compliant enumerations and values where possible deeper in our platform, but we maintained our own data modelling for our internal systems.

When it came to interfacing with lenders we opted for a "pure" LIXI approach, and when it came to other areas of our platform we aimed to be LIXI friendly and inspired by better practices.



Lendi has helped thousands of Australians get a better home loan. Their smart technology and Home Loan Specialists match customers with the right loan and help you get approved faster. Their mission is to provide Aussies with the right experience when choosing a home loan from our panel of major and non-bank lenders.

[www.lendi.com.au](http://www.lendi.com.au)



LIXI brings the lending community closer to straight-through processing by enabling industry participants to collaborate on non-competitive issues related to efficiencies and customer service. LIXI enables all players within the lending industry to do business with each other more efficiently and cost effectively.

[www.lixi.org.au](http://www.lixi.org.au)