



Oper Credits revolutionizes the mortgage experience with Google Cloud

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GOOGLE CLOUD RESULTS

- ✓ 90% of loan applications complete and compliant on first submission
- ✓ Reduced risk of error and processing times thanks to AI
- ✓ Innovative platform, improving the borrower experience
- ✓ Enhanced compliance and security adapted to regulatory requirements
- ✓ Agility and capacity for innovation to accelerate international growth

Oper Credits uses Google Cloud's Vertex AI and Kubernetes to automate mortgage processes, reduce errors, and improve borrower and bank experiences.

Since its creation in 2019, [Oper Credits](#) has been on a mission to simplify mortgage processes, a step often perceived as cumbersome, stressful and complex, both for banks, borrowers, and future home owners. Founded by experts in technology and banking consulting, the company was born from a striking observation: in a sector undergoing a digital transformation, the mortgage experience remained archaic. Too many forms, too much paperwork, endless delays and borrowers often left in uncertainty.



Modernizing the mortgage experience

"When you commit to a mortgage, you make a decision that impacts 20 or 30 years of your life. However, the process is often opaque, anxiety-inducing and inefficient. We wanted to transform the borrower experience into a smooth and transparent journey," explains Geert Van Kerckhoven, CEO and Co-founder of Oper Credits.

In a banking sector facing rising interest rates and increasing complexity of financial products, Oper Credits has identified a unique opportunity. Faced with strict regulations and a shortage of specialized advisors, the company has developed an innovative approach: a white label platform that integrates into the ecosystem of partner banking institutions.

"Our solution has been designed to simultaneously serve three audiences: borrowers who want clear and fast answers, banking advisors who need efficient tools, and back-office teams responsible for validating files," says Geert Van Kerckhoven. "This holistic vision allows us to optimize each step, from the initial simulation to the final loan agreement."

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CEO and Co-founder of Oper Credits



Google Cloud: Enabling small developer teams to think big

The initial choice of Google Cloud was motivated by regulatory requirements, including the need to store data in Switzerland for the company's first client. But it was the quality of the developer experience that cemented this technological partnership. "The intuitive development environment allows us to focus on innovation rather than complex technical configurations," says Sumit Tada, Head of Engineering of Oper Credits. "The use of Google Kubernetes Engine (GKE) perfectly illustrates this efficiency: auto-scalability frees our developers from manual resource adjustments, allowing them to focus on higher value-added tasks. The time savings are considerable."

This operational agility also translates into simplified maintenance, with Google Cloud services automating updates and greatly reducing manual intervention. "By facilitating the work of developers and accelerating production times, Google Cloud solutions allow small structures, such as ours, to compete with large organizations," says Sumit Tada. "In other words, we are able to demonstrate the same sophistication, innovation capacity or quality of service thanks to the Google Cloud infrastructure and its many automated tasks. As proof: although our team is very small, our solution is already integrated into the system of about twenty banks in six countries. In addition, the functional richness and flexibility

provided by Google Cloud allow us to be very agile and adapt to the needs of our customers while respecting the strict requirements of the banking sector."

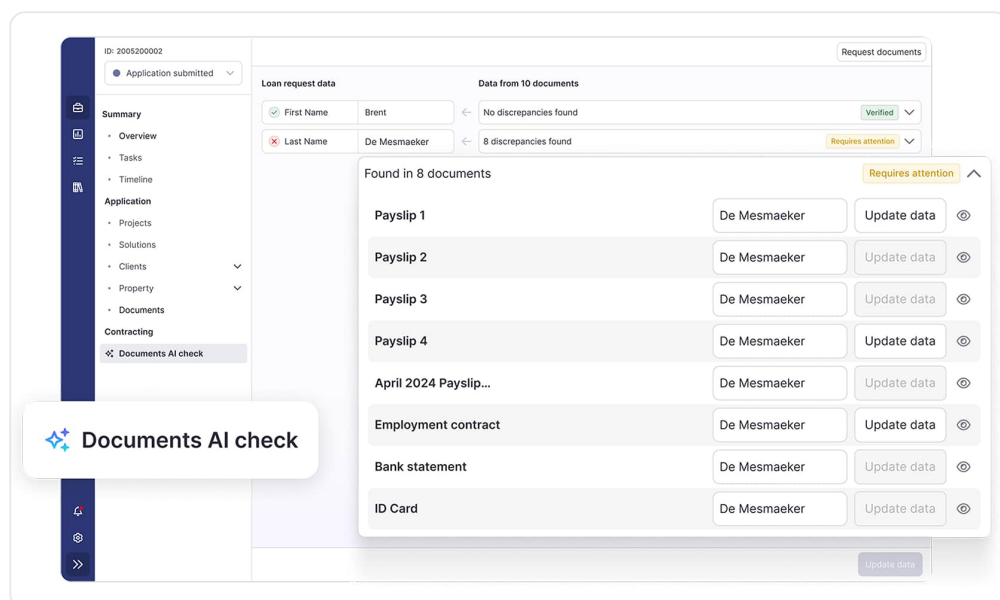
“By facilitating the work of developers and accelerating production times, GCP solutions allow small structures, such as ours, to compete with large institutions.”

Sumit Tada

Head of Engineering of Oper Credits



With AI, less stress and more efficiency



Oper Credits does not just meet the needs of its customers: it innovates. Its latest major development focuses on AI, based on Vertex AI and its models. "AI opens up unprecedented perspectives to further automate processes and improve the borrower experience, while strengthening the added value for our customers, the banks," says Geert Van Kerckhoven.

In practice, Oper Credits has already begun to transform certain processes, including document verification. The documents provided by borrowers, such as—bank statements, pay slips—are

now analyzed almost instantly by AI, a process that previously required several hours of manual work. "Today, in Belgium, 60 to 70% of loan applications submitted to bank validation services are returned due to missing or incorrect information. Thanks to AI, we want to reverse this trend: the objective is that, in the long term, 90% of files will be complete and compliant from their first submission, reducing delays and borrower frustration," says the CEO of Oper Credits.

To strengthen its support, Oper Credits has also used AI to develop tailor-made recommendation features. On the bank side, the company helps advisors to formulate relevant proposals in accordance with their internal policy. On the customer side, it helps borrowers make informed decisions while reducing their stress in the face of a process often perceived as intimidating.

Again, Sumit Tada is pleased to have opted for the Google Cloud ecosystem which considerably simplifies the work of developers: "With well-documented APIs and intuitive interfaces, our teams can quickly test and deploy innovations without being hampered by technical contingencies."

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Geert Van Kerckhoven
CEO and Co-founder of Oper Credits.



2025, European acceleration and beyond

Building on its success in Europe, Oper Credits now aims to extend its footprint to the entire EU and the UK by 2025, before considering a more global expansion. New features are in development, particularly in product consulting and the automation of credit decisions. "Our collaboration with Google Cloud opens up exciting prospects to continue to innovate and improve our services," concludes Geert Van Kerckhoven.

Oper Credits, founded in January 2019, is a Belgian company based in Brussels, specializing in the digitization of mortgage processes for European lenders. It employs 45 people of 12 different nationalities, spread across 16 cities across Europe. With official offices in Antwerp, Zurich, the company currently has 16 clients.

Industry: Finance

Location: Belgium

Products: [Google Cloud](#), [Google Kubernetes Engine](#), [Vertex AI](#)

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Global infrastructure		Artificial Intelligence		Podcasts
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Analyst reports		Productivity & work transformation	Support	Press Corner
Whitepapers		Industry solutions	Code samples	Google Cloud on YouTube
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