

# How Angle Finance scaled same-day lending.

With Innovo as its managed service provider and Camunda as its orchestration foundation, Angle Finance turned fragmented systems into a governed, scalable lending capability.

## THE RESULTS

### 2 hours

Priority credit decisions for commercial asset finance

### Same day

Settlements right up to financial year-end

### 220+

Processes in production, delivered over three years

### 24%

Year-on-year reduction in cost-to-income ratio

## WHY IT MATTERED

Angle Finance is an Australian commercial asset finance company serving businesses and brokers. Formed through two acquisitions, it inherited a fragmented technology landscape. In a market of more than 50 lenders, faster decisions and reliable settlements help win deals and broker loyalty. Every improvement also needed to preserve control, assurance and auditability.

## THE SHIFT

### BEFORE

Duplicated systems, manual work and process knowledge held in people's heads. Priority credit decisions could take days, with applications closing before financial year-end. Teams had limited visibility of work across the business.

### AFTER

One orchestration layer connects existing systems into governed lending processes. Priority decisions return in two hours, with settlements available right up to year-end. More than 220 processes run with real-time visibility and a complete audit trail.

## WHAT INNOVO DELIVERED

# The delivery capability behind the results.

Innovo embedded a multidisciplinary team within Angle's agile delivery model. The team discovered and redesigned processes with the business, prioritised the backlog by value, engineered orchestration on Camunda, and provided governance, testing, release management and ongoing production support.

Core lending platforms stayed in place. The team built from data foundations to process and decision automation, prototyped in near-production conditions, and ran candidate processes against real data before release. A two-week sprint cadence made delivery more predictable.

## WHAT'S NEXT

Angle is extending this foundation into broker and borrower self-service and exploring agentic workflows. The published story describes tests of AI-assisted credit decisions and agents coordinating other agents, with governance and oversight built into the process.

## PERSPECTIVES

“Camunda has given us a new benchmark for technology ROI: projects that may once have taken months and cost millions can now be done in a fraction of the time and cost, in many cases to a higher standard of quality, reliability, and auditability.”

**Peter Haviland**

Chief Information & Operating Officer, Angle Finance

“That capability now gives Angle a clear, controlled path from automation to agentic workflows.”

**Nick Finlayson**

Chief Executive Officer, Innovo

## >80%

Less manual effort across the processes automated

## >60%

More delivery capacity through reusable engineering methods

Results are reported in the published Angle Finance customer story. The 220+ total includes subprocesses. Manual-effort reduction applies to the processes Angle and Innovo automated.

[Read the full Angle Finance customer story published by Camunda](#)