

**CASE STUDY**

# Tiimely + Up Home Zone Case Study

Unlocking modern home loan experiences  
through automation and exceptional  
user experiences



Tiimely is a leading provider of white-label mortgage technology, helping banks, lenders, and digital brands deliver faster, smarter, and highly automated home loan experiences. Built on our market-leading tech platform, **Xapii by Tiimely**, our solutions combine decisioning automation with human-centred design to streamline origination, reduce costs, and empower customers with real-time financial insights.

## How Tiimely Improves Lending Performance

**92%**  
Automation  
Rate

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**80%**  
Reduction in  
Cost-to-Originate

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**50%**  
Submit-to-Approval  
Conversion Rate

# The Up Home Zone

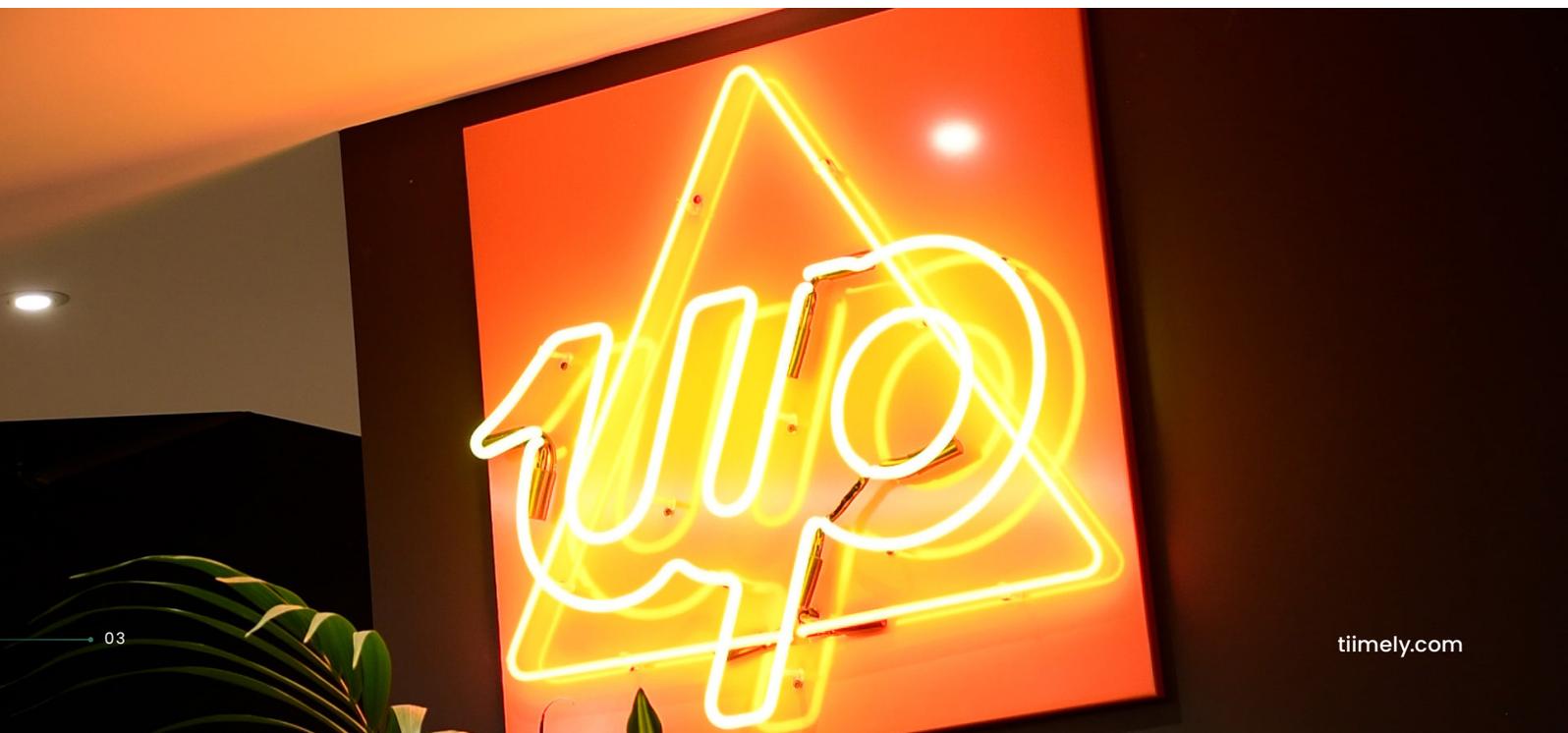
Launched in 2018, Up has quickly grown into one of Australia's most popular digital banking experiences, serving more than 750,000 customers. With a strong focus on younger Australians and first-time buyers, Up set out to simplify the home loan journey by creating a fully digital, engaging, and informative in-app experience.

## The Opportunity

Up, Australia's leading digital-first banking experience, embarked on a journey with Tiimely's platform technology to build the Up Home Zone app experience. Up's vision was to revolutionise the way Australians interacted with home loans, contextualise the process of buying a home, whilst making the process more simple, efficient, and user-friendly.

## The Solution: Xapii Convert + Tiimely APIs

Embedding Xapii platform solution, Convert, as well as Tiimely's Calculator APIs into Up's existing tech stack allowed the team to build an accessible in-app experience where customers could easily understand what to expect along the home buying journey. The ability to return a purchase price, rather than the industry standard of borrowing amounts, felt more contextual for the Up customer segment. The app prepared customers for a seamless transition through to the home loan application, also built on Tiimely's white-label mortgage solution.



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When we first reached out to Tiimely about the Home Zone, we were really excited to learn that they had API's that were ready to use. We love working with API's that are fast, modern, well documented and can help us build great in-app experiences for Upsiders. And that's exactly what we found with this integration.

**Justin French**  
UP COO

## The Up Home Zone Experience



### API endpoint 1

Creation application API call

This endpoint allowed Up to create an application shell to capture basic applicant identifiers, whilst configuring their credit policy. Each application 'instance' is assigned a unique application ID so Up can track the application journey from conditional pre-approval in the Home Zone app through to full home loan approval.



### API endpoint 2

Update application API call

This part of the journey is essentially the API version of an application form, where Up was able to update the application with declared financials.

This integration allows applicants to provide as much, or as little financial information they want which was appropriate for the Conditional Pre-approval function of the Home Zone app experience.



### API endpoint 3

Get serviceability results API call

With a simple call to the serviceability results endpoint, accurate serviceability results about the application and applicants are made available.

The accuracy of the serviceability results depends on how much information the customer inputs, and how accurate those figures are too. Serviceability rules are configured to your credit policy so Up can use app results to determine application readiness, and also provide applicants the opportunity to check their financial pulse.

## Balancing Automation with Human Support

Both Up and Tiimely recognised the importance of striking a balance between human interaction and automation, particularly in significant decisions like home loans. Up's CEO, Xavier Shay, highlighted the importance of automating routine tasks to free up time for meaningful human connections. Up and Tiimely both share a commitment to creating an efficient self-serve experience while maintaining exceptional support when human interaction is needed.

## Cultural Alignment

Up and Tiimely found themselves aligned not only in technology but also in culture and values. Their shared belief in making financial services better for Australians and their dedication to improving the customer experience forged a strong partnership. This partnership was founded on the core principle of doing better for customers and revolutionising the way they deal with their finances.

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UP and Tiimely really value both the human and the automation side of things. I think this is really important. My take on this is that if you automate away all the busy work it really frees up time for those moments of human connection that's so important in everything we do, but in particular with such a big decision like a home loan.

**Xavier Shay**  
UP CEO

Scan or click to  
watch the interview  
with Xavier and  
Justin.



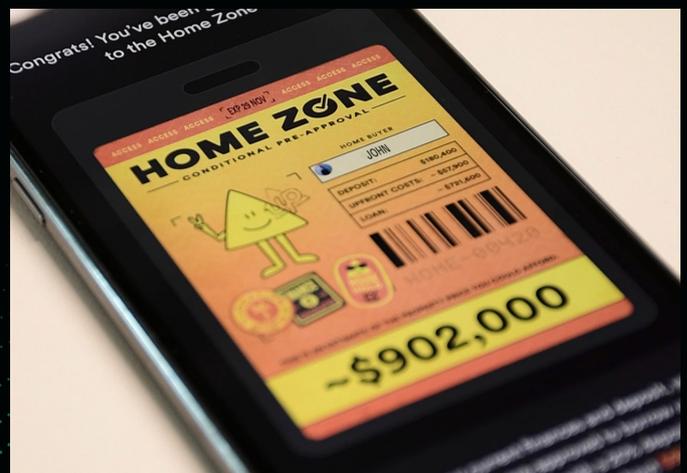
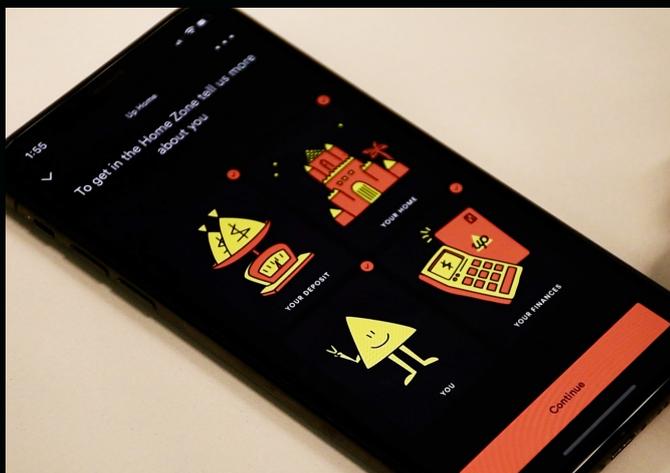
# Conclusion

Up's journey with Tiimely's platform technology has been a testament to the power of innovation, collaboration, and shared values. The creation of the Up Home Zone app experience exemplifies Up's commitment to redefining the home loan process and offering a seamless, user-centric approach to Australians. This case study showcases how technology and vision can come together to revolutionize the banking and home loan landscape, all for the benefit of the customers.

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Up and Tiimely are very aligned on the need for a balance of automation and great support experiences that have a real person involved. Having fast, self-serving experiences and efficient processes is extremely important to us.

Justin French  
UP COO



Ready to build exceptional digital lending experiences? Discover Xapii Convert and see how it can transform your customer journey.

[www.tiimely.com/request-a-demo](https://www.tiimely.com/request-a-demo)

