



**Rays and Reach**  
IT and Beyond

# CASE STUDY

The Digital Transformation Journey of  
Prudent AI with Zoho Desk



# About Prudent AI

Prudent AI is an AI-powered lending decision platform designed to act as a copilot for loan underwriters. The platform helps underwriters analyze borrower bank statements and arrive at qualified income with 100% accuracy in one-tenth of the time taken by manual methods using pre-trained AI models. Prudent AI is trusted by top US lenders, offers 10 times faster lending decisions, and reliable loan approval timelines.

Prudent AI collaborated with Rays and Reach, a trusted Zoho Partner, to implement a solution designed to simplify support tasks and improve overall operations efficiency.

# Challenges Faced

Prudent AI encountered significant challenges in managing tickets created when files were received for processing. These tickets required manual intervention in terms of reviewing the files, analyzing, and performing certain actions. The complexity was compounded by the involvement of multiple departments, often across different time zones, which made it difficult to ensure seamless ticket transitions and timely resolutions. Managing Service Level Agreements (SLAs) across departments further added to the complexity, each ticket had a different priority level. It was challenging to meet SLAs, manage resources efficiently, and resolve issues. Tracking compliance and addressing problems required close coordination and oversight.





# Solution and Implementation

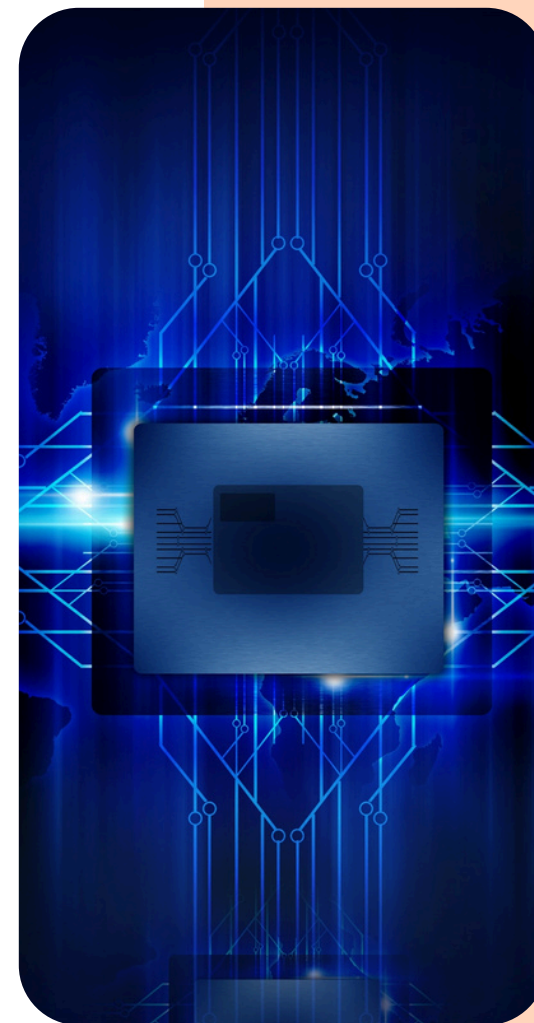


Rays and Reach understood these challenges and introduced Zoho Desk as the ideal solution to meet Prudent AI's needs. Zoho Desk has transformed the way they handle these processing-related tickets. Now, when a ticket is generated due to a file processing issue that requires manual intervention, it's automatically sent to the appropriate team and transitioned to other departments as needed. The key to this smooth process is Zoho Desk's Blueprint feature, which automates the workflow and guides each ticket through a series of steps, reducing the chance of human error.



This approach ensures that work is done effectively and uniformly. It also allows for an equitable distribution of tickets among team members, ensuring no one is overwhelmed, through a round robin assignment system. Plus, with 24/7 support, Prudent AI ensures that file processing issues can be addressed at any time. Service Level Agreements (SLAs) are in place to monitor the team's performance and ensure that file processing issues are resolved promptly.

Moreover, Zoho Desk analytics features give Prudent AI valuable insights into their support workflow.



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# Benefits & Results



The implementation of Zoho Desk has significantly improved Prudent AI's operations. The company sees a noticeable reduction in ticket response times and an increase in SLA compliance due to the structured approach. Agents are now able to prioritize their tasks more effectively, leading to enhanced productivity. The leadership team gains valuable insights from the analytics module to drive continuous improvements. The overall impact is a more organized, efficient, and measurable support system that aligns perfectly with their commitment to excellent customer service.



# The Win

The implementation has provided Prudent AI with a sophisticated yet user-friendly system to manage file processing support, leading to more efficient operations and greater satisfaction across the organization.





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[contact@raysandreach.com](mailto:contact@raysandreach.com)



+91 98412 99945



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