



DIGITAL ONBOARDING & **LENDING PORTAL**

The onboarding process represents the first point of interaction with the customer and it will set the tone for the entire relationship. Therefore, moving to a smooth and genuinely omni-channel customer experience will be a true game-changer, not to mention that it could potentially save significant process cost.

ApPello's Digital Onboarding and Lending portal is a customer and partner channel offering to help financial institutions attract, on-board and retain customers in an ever-changing business environment while increasing operational efficiency.

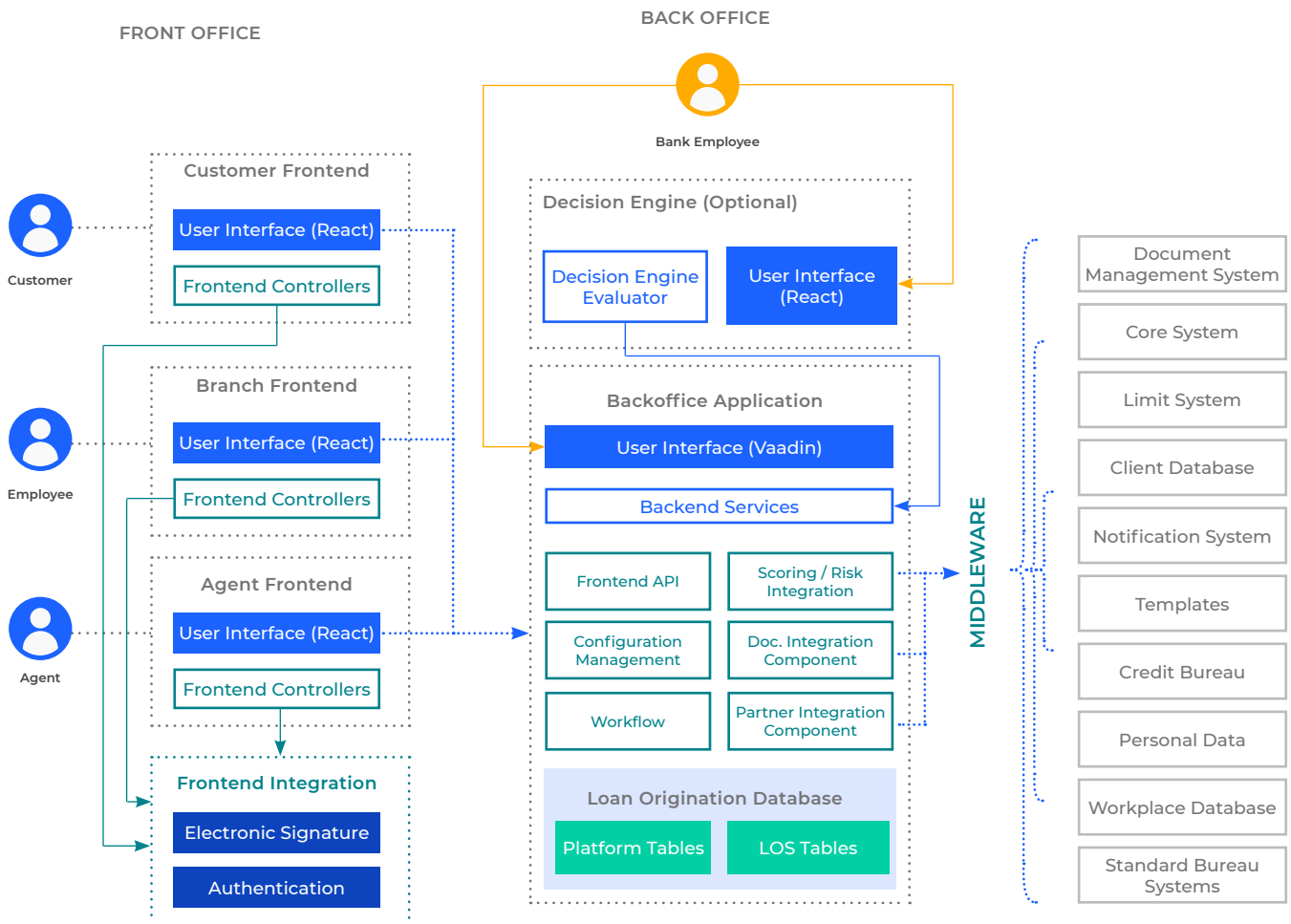
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ApPello's front-office solution helps you improve the level of service offered to customers by **simplifying, automating and speeding up** the onboarding process and improving the customer experience.

By offering a **high level of service** and a personalized communication, you will improve your customer retention and loyalty, which in turn will **reduce your costs** and raise your profitability level.

ApPello's intuitive, white-label customer portal provides **superior customer experience** with its **fully responsive design, up-to-date web technologies** and its functions and features. The aim of the portal is helping new clients to perceive the entire journey as a single process, despite the verifications and the other tasks that are performed in the background.

■ appello Lending Portal Front & Back office architecture



CAPABILITIES

3



Configurable and ready-to-use **Front end**



Offers **multi-factor authentication**



Built in **facial recognition** and **liveness check** engine



Performs **OCR** on identification documents to enhance user experience



Performs **basic AML/CTF background checks**



Provides **electronic signature** services



Manages the **exchange of documents** between the Bank and the Customer



Supports **extensive banking services** such as loan origination



Enables **video chat, Message board and chatbots**

BENEFITS



Smooth customer **Onboarding & Loan Origination** journey with face recognition and document scanning



Easy **document exchange and e-signature** with customers



Higher conversation rate by optimised data form



Reduced cost/income ratio by integrated front- & back-office workflows



Faster and more accurate credit decisions by **integrated decision engine**



Increased revenue by **improving application completion rates**



FASTER AND FLEXIBLE ACCESS TO BANKING SERVICES

With a **strong onboarding platform**, we are able to gather easily all the required information from customers and we are able to **better understand their needs**, in order to proactively recommend the most relevant products for them.

ApPello's technology can facilitate financial services consumption as we can present the most relevant products to the customers and we can also assist them with **better and relevant information** about each service.



FOR RETAIL CORPORATE & SME

With its **highly customisable digital approach**, the Portal can **serve all client segments** according to their needs. No matter if personal loan for retail or working capital financing for SME, the loan products, the process, the screens and printouts can be tailored according to the segment's needs while the **integrated workflow drives execution**.



BE PERCEIVED AS INNOVATIVE AND REINFORCE BRAND IMAGE

In today's world, the clients tend to have a **hop-on hop-off behaviour** when it comes to financial services and this is because customers search for the best service available.

If a financial institution has a very good cash loan product, many clients will apply for that product, but the same client might get a mortgage or a savings product from a different bank.

So, with this in mind, today's challenge is to become the preferred financial institution for the customers and the best way to do this, is to **be perceived as being innovative and offer hyper-personalized products** across all offerings.



PAPERLESS PROCESSES

ApPello Portal automatizes the process with document uploading, making the entire process paperless and free of red tap. It has never been so easy to specify document requirements.

Additionally, **the portal delivers** the prepared proposals, contracts, etc. to the client. With the help of **document management** functionality, the storage, retrieval, search and construction of documents are very easy. Integrated digital signature completes the **paperless process**.



REDUCED COST / INCOME RATIO

Form-filling costs time for both customers and bank employees. Customers might be asked to re-enter information they may have already provided via another channel and the bank employees might have to input the same information into other systems.

As a result, employee's and the customer's time are wasted on unnecessary data entry. Also increasing the possibilities of human error. From customer acquisition and operations perspective, this makes no sense.

Re-designing the customer onboarding with **ApPello's platform** will help **reducing the processing time** and **cost** through process optimization.



IMPROVED CUSTOMER EXPERIENCE

Nearly 40 percent of customers think that a poor online experience is the number one reason that make them abandon an online application.

ApPello's Digital Onboarding enables a hyper-personalized customer experience by putting together all the data available about a customer.

Also, **configurable workflow** and business rule engine allows the bank to optimise the level of automation creating an **excellent customer experience**.

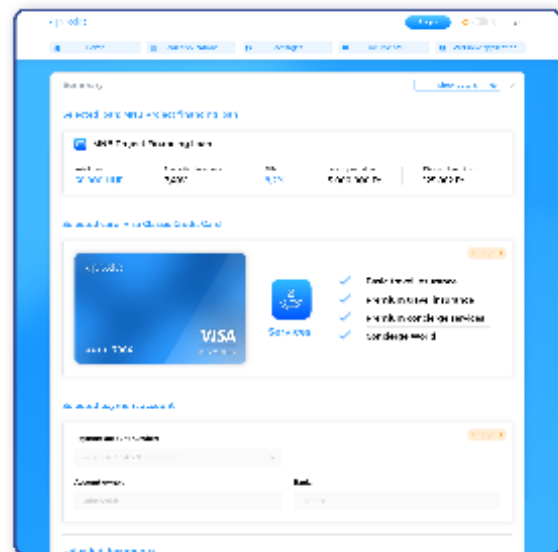


FACIAL CHECK PHOTO & VIDEO

Images and data are extracted from identity documents using **machine learning** and then compared to a selfie taken by the user.

In addition to extracting images and data from identity documents, the **facial check** with video provides added security. The user films themselves repeating numbers and performing randomised movements.

ApPello solution is already integrated with **KYC solutions** but it is also possible to build an integration with an already existing application used by the Bank.



APPELLO OFFICES



● EUROPEAN - HQ

📍 Madách Trade Center, Building A, 2nd floor
H-1075 Budapest, Madách Imre út 13-14.

☎ +36 1 474 0915

● CZECH REPUBLIC

📍 International Business Center
Pobřežní 620/3, 186 00 Praha 8-Karlín

● AUSTRIA

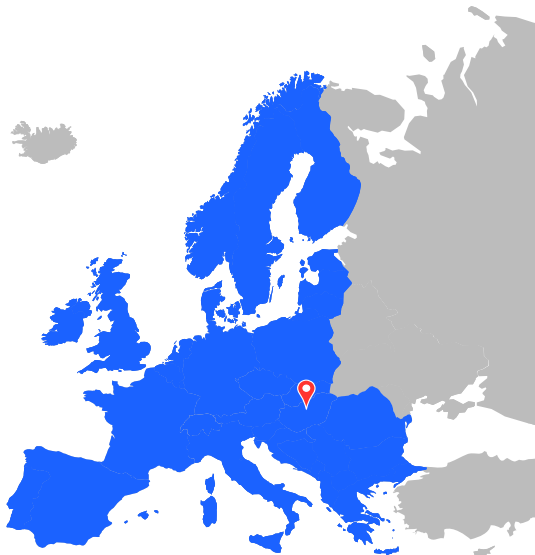
📍 Business Center NINETEEN
A-1190 Vienna, Mooslackengasse 17.

☎ +43 72 088 4104

● ROMANIA

📍 15-17 Povernei street, Sector 1, Bucharest

☎ +40 316 301735



🌐 www.appello.eu

📘 ApPello_Banking_Software

🌐 ApPello_Banking_Software

📺 Team Appello

🐦 appellosolution

✉ hello@appello.eu

✉ marketing@appello.eu

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