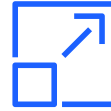# DIGITAL LOAN
MANAGEMENT SYSTEM

appello

ApPello's Digital Loan Management System automates end-to-end loan lifecycle processes right from creation of loan products, to disbursements until termination of the loan. The platform, built on a state of the art technology, provides the flexibility required to manage simple retail & SME loans to complex corporate loans efficiently. The application automates bank's administration tasks, manages all the transactions related to the loan seamlessly resulting in greater customer experience and reduction in costs.

No matter if you are just starting your lending business or are already an established loan provider, **ApPello's Digital Loan Management** system gives you an effective toolset to serve your bank's clients of every size, from retail to large corporate. Enhancing your product portfolio has never been so easy – you can easily configure a new product, run the necessary tests and enjoy the benefits of launching new products in days over months.

This innovative, flexible and unified set of tools will help your organisation face the current and future challenges of the banking world. Advanced users can define and maintain workflows, configure business rules, screens, and modify page layouts themselves.
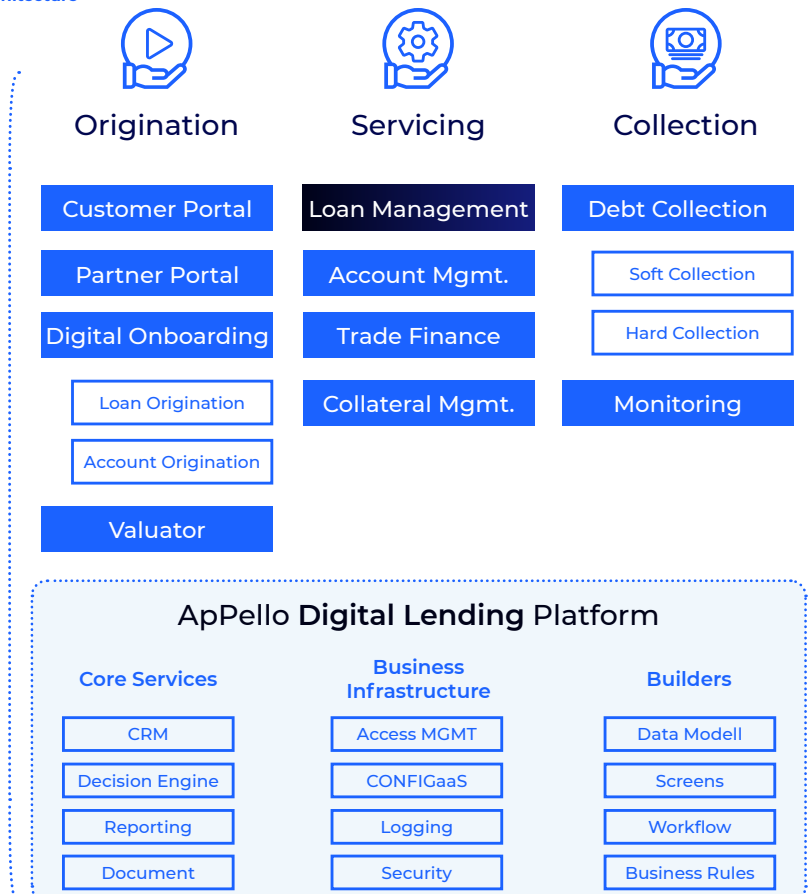
The Digital Loan Management platform implements a comprehensive credit product administration, offers fee handling, easy document generation and native integration to **ApPello's Digital Collateral Management System** to make your lending business as smooth and seamless as never before. ApPello offers its Digital Loan Management primarily as SaaS and as on-premise solutions upon request. The solution is cloud agnostic and can leverage **AWS, Azure** or **Google Cloud Platform's** native technologies.

A SYSTEM THAT **GROWS WITH YOU**

When developing our solutions, we believe in **cross-functionality**. This attitude guarantees easy workflow and data recycling across modules. We preserve flexibility and quick adoption to various business needs. We give the business/system administrators users options to **create and modify workflows** and data scheme, to design screens and templates, which results in significant cost savings and allows faster product introductions to the market.

Using **ApPello Digital Loan Management System**, the total cost of ownership and maintenance can be reduced compared to the offerings of other vendors. Instead of long and fragmented software development just utilize the power of **ApPello Digital Platform.**

appello | Digital Lending Platfrom **Logical Architecture**

Origination
- Customer Portal
- Partner Portal
- Digital Onboarding
- Loan Origination
- Account Origination
- Valuator

Servicing
- Loan Management
- Account Mgmt.
- Trade Finance
- Collateral Mgmt.

Collection
- Debt Collection
- Soft Collection
- Hard Collection
- Monitoring

ApPello **Digital Lending** Platform

Core Services
- CRM
- Decision Engine
- Reporting
- Document

Business Infrastructure
- Access MGMT
- CONFIGaaS
- Logging
- Security

Builders
- Data Modell
- Screens
- Workflow
- Business Rules

CAPABILITIES

Serves **Retail, SME** and **Corporate Business**.

From **cash loans** through **revolving lines** to **mortgages for retail and corporate**

Capital loans, **project financing** loans

360 Degree overview and monitoring

Digital Front-End with excellent customer experience

Delivered **on premise** or as **SAAS**

BENEFITS

Flexible loan management across **Retail, SME** and **Corporate**

From **cash loans** through **revolving lines** to **mortgages** for retail

Short time-to-market due to flexible product configuration

Scalable solution to grow from **small to large client base**

Loan management, origination decision engine... within one suite

360 degree overview and monitoring

CORE BANKING
SOLUTION (CBS)

ApPello Loan Management System (LMS) is optionally delivered with Client and Partner management, Current Account management, optionally Savings, serves for **Retail, SME and Corporate clients**. The **LMS module** can be extended by any third-party tools to implement a comprehensive core banking solution.

Further features and capabilities we offer are **document and workflow managment**. **ApPello Development Platform** is an advanced toolset for smooth, customer-oriented banking experience. Optimize your operations with our modern solution and manage your risks and compliance effectively at the same time.

In case of **7/24 working** is crucial for your business, we can serve you online lending functionality without „Close of Business"

E2E
DIGITAL LENDING EXTENSIONS FOR
A SEAMLESS E2E CONFIGURATION

ApPello's Loan Management System can be bundled together **with any Digital Lending modules**. Our **Digital Customer Portal** that includes **onboarding** functionality helps you to acquire new customers and serve them at the digital space, while **Loan Origination** solution drives the process in the backend.

All processes on the portal are linked to the backend without any frictions. **All data traffic is automatic and seamless**, as your front-end and back-end are on the same platform. Our **Decision Engine** and sophisticated system for **Collateral Management** help with reducing your credit risk, while **ApPello's Collection module** supports your collection-related processes in both early and late stages.

SUPPORTED
LOAN TYPES

Retail Loans
- **Personal loans**
- **Cash loans**
- **PoS loans**
- **Payday loans**
- **Bullet loans**
- **Balloon loans**
- **Credit lines**
- **Revolving loans**
- **Mortgages**
- **Lombard loans**
- **Subsidised loans**

SME & Corporate Loans
- **Corporate loans**
- **Revolving credits**
- **Overdrafts**
- **Working capital loans**
- **Project financing loans**
- **Asset backed credit**
- **Auto financing credit**

LOAN MANAGEMENT
CAPABILITIES

The application supports **retail and corporate credit processes** during a loan's complete life-cycle.

OMNICHANNEL
APPROACH

Banking customer experience as well as internal operator's user experience requires omnichannel mind- and toolset. We designed our solutions with mobile-devices and other corporate channels in mind. This means our core banking solution is easy to set up with **any imaginable digital interface**.

MANAGE
PRODUCT CATALOGUES

You can identify the product and its properties in the product catalogue. The product definition specifies exactly which parameters of a particular transaction type are fixed, which parameters can be varied in which range. You can freely set up your own product structure and going to market with a new product or idea has never been easier before:

- Quick product definition
- Fix or default values for all features
- Various repayment methods
- Accounting settings according to the policy
- Field descriptors for all screens

ALL-ROUND
EVENT HANDLING

The Loan Management System can handle all types of events and transactions that are related to the loan lifecycle.

It helps with creating and validating loan transactions with four-eyes principle, automates loan disbursement, can effectively handle early repayment or rescheduling, expiry, termination. These events are supported by day-based calculation of interest, fee handling, notification generation, automatic collection at due date, document handling and template-based printing for your effective operation and highest convenience:

- 40+ event types for different use-cases in the system
- Regular and ad-hoc instalments supported by prepared and executed repayments
- Loan lifecycle events controlled with automatic execution or manual approval based on four-eyes principle

MANAGE
DOCUMENTS

Within the system, there is an advanced, template-based Advice and Report generation tool that can be easily customised.

The templates, in terms of advice, report and document generation, are defined in the most widespread formats: The advice templates are in **MS Word**.
The reports can be generated by the same template-based tool or back office users can export what they see on their own user interface in **XLS** or **PDF**. The system can store and retrieve all generated documents.

Full integration with the client's main document management tool is also possible.

DIGITAL **LOAN MANAGEMENT** SYSTEM

FLEXIBLE
REPAYMENT STRUCTURE

The system has built in very flexible repayment structure generation, that incorporates e.g. annuity, linear and individual repayment calculations. It solves problems, like:

- Handles repayment terms and deadlines
- Supports interest and regular fee amounts in the instalment
- Use interest change dates in the calculation
- Grace period handling
- Respects minimum and maximum amount

AUTOMATED
CALCULATIONS

- Calculate installments
- Calculate repayment
- Executing scheduled disbursement
- Calculate due and past due amounts
- Interest calculation
- Deadline calculation
- Calculate interest change dates
- Automated loan closing

COMMISION AND
FEE HANDLING

Besides the flexible fee generation the system helps you to add fees to any event that happens during the lifecycle of the loan. The fees can be determined considering:

- Flexible fee and commission definition by product type, transaction type and client segment
- Various fee calculation methods

GENERAL LEDGER
POSTING GENERATION

Create postings based on business data:

- Define posting generation parameters by event type
- Handles multiple postings by events
- Map event amounts to general ledger codes

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CLIENTS

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