



# CORPORATE LOAN ORIGINATION

The ApPello Loan Origination System for corporate clients is able to support the whole process of corporate loans.

ApPello understands that reducing operational and credit risk became a major challenge for financial institutes, coupled with the increased competitiveness of the market that calls for time-to-money or time-to-decision.

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# CORPORATE LOAN ORIGINATION

Fast and thorough processing and investigating loan applications and applicants is necessary, but it can be difficult to accomplish without tools designed for this purpose and the measurement of the effectiveness of the process. **ApPello Corporate Loan Origination** is an end-to-end solution enhanced by user-friendly features designed for corporate lending: it can handle **complex product** and **company structures**.

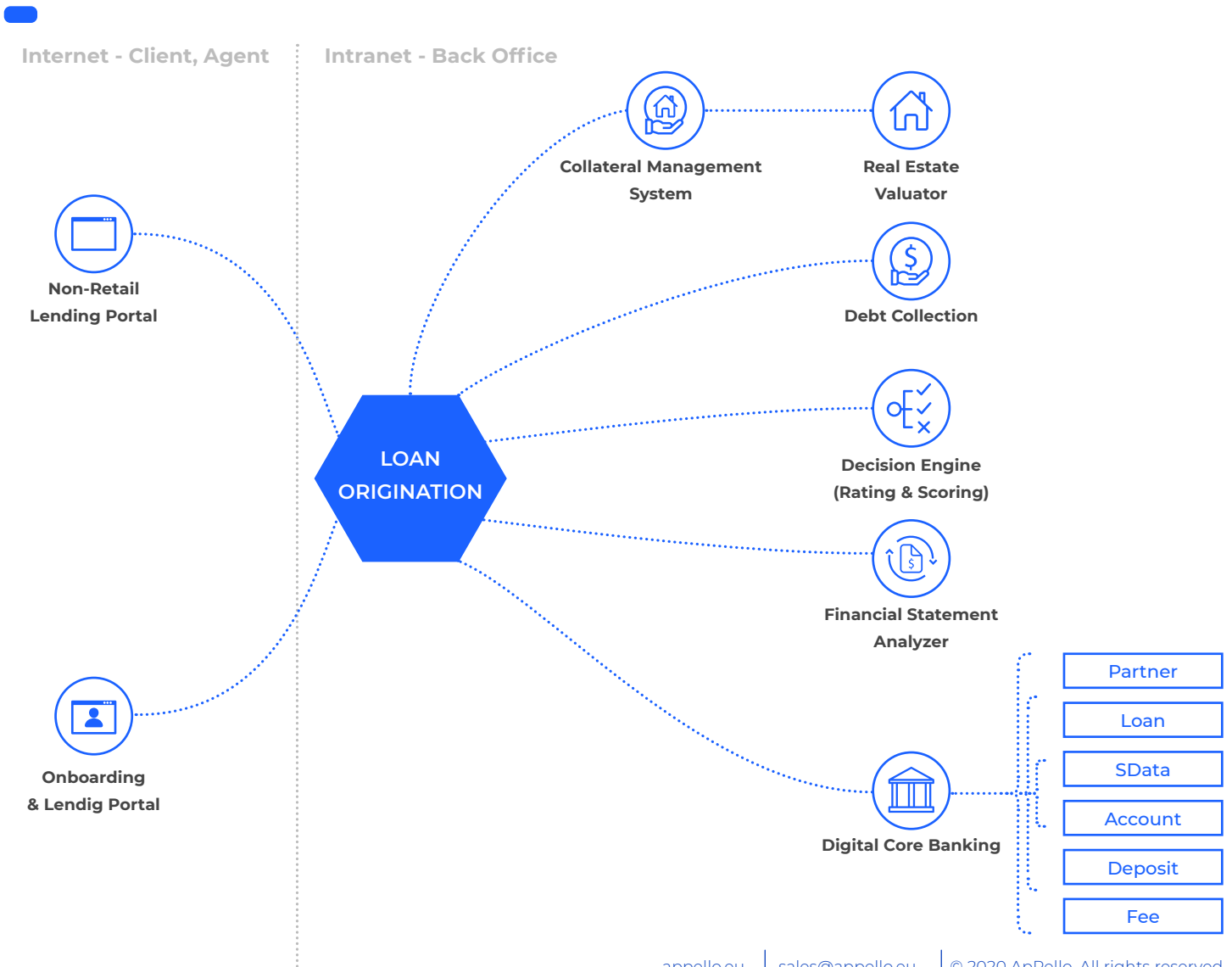
As **Corporate Loan Origination** is generally an extended process that needs involvement of multiple departments, it is crucial for efficiency that recurring and parallel processes can be handled with the help of process management tools.



## ADVANCED FRONT-OFFICE OPTIONS & FUNCTIONALITIES

Nowadays **process digitalization** is not only suitable for retail processes anymore. **Loan origination processes can be highly automated** for basic and common cases. **Many features of the retail processes can be useful even in this segment:** through the self-service portal external sales partners can facilitate the clients applications, upload client's quarterly reports, describe and update terms and conditions, or even negotiating covenant details directly with the responsible managers. Thanks to **omnichannel approach** decision registration by board members can even happen via tablet or smart phone.

## DIGITAL LENDING ARCHITECTURE



# CAPABILITIES

3

E2E

**End-to-End support**  
of the whole loan origination  
and monitoring process



**Connecting Rating /  
Decision Engine** and pricing  
engine & rarc calculation



**Omnichannel approach**  
digital communication with  
the customers



**Debtor Group  
Handling**



**Complex product  
& collateral structures**



**Covenant management  
& monitoring** for  
higher effectiveness



**Performance management**  
monitoring and reporting tools



**Financial statement  
analyser**



**Document management**  
with template management

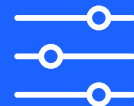
# BENEFITS



**Shortest Time-to-Market**  
and ahead of market needs



**Improved efficiency &  
productivity resulting**  
in cost reduction  
with optimised processes



**Easy to adjust**  
credit policies & business rules



**Risk decrease**  
with implemented business  
rules and validations



**Customer satisfaction**  
by increased speed and flexibility



**Quick response  
to market needs**  
& low TCO by easy customization



**Reduce administrative/paperwork**  
by creating unique templates  
for several automated  
document generation



**Professional reports**  
for all management levels

## END-TO-END SUPPORT OF THE ENTIRE LOAN PROCESS

The **ApPello Loan Origination System** covers the lending process from the first interaction with prospects to disbursement. The **whole credit lifecycle is supported** by embedded standard **Camunda BPM** within **ApPello's Workflow** and **Document Management**. This solution **unifies loan origination, credit workflow** processes and any related loan and collateral administration. The **modular solution** has successfully been implemented in complex banking environments.

The application **includes the full lending and pricing workflow** with different front-ends for different application purposes. **The ApPello Loan Origination System** contains integrated front and back office functionalities. It can **accelerate the credit application process** with a **seamless customer experience**. The focus of development was to reduce the time-to-decision for in-house users and the time-to-money for bank clients.

**ApPello Digital Loan Origination System** is supported by the following critical components to support the end to end loan processing:

- Loan application management
- Pre-screening of applications
- Collateral management
- Covenant management
- Document management
- Financial Statement analysis
- Non-financial analysis
- Dynamic questionnaires, scorecards and ratings
- Basel II indicators and Risk Based Pricing



## IMPROVED SALES EFFECTIVENESS AND CUSTOMER SATISFACTION

The **Integrated Workflow Engine** ensures **quick time-to-decision and time-to-disbursement**. The solution provides a concise picture for the sales network, risk managers and back office with the aim of **speeding up and automating lending**. **The Loan Origination System** provides flexibility in handling clients, loan products, workflows and business rules. **Unique visualisation capabilities** provide user convenience even for complex loan-collateral structures and scoring problems.

**Business users can maintain and modify processes**, as sequences can be changed or new steps added, **flexibly without programming**. The **integrated workflow engine** supports parallel processes and tasks where multiple departments are involved, shortening decision times.

**Document management tools** help to generate various documents based on templates and then auto-fills them with all relevant and available data in the system. This is a highly useful and **time-saving tool** in the loan origination process, used for preparing all of the paperwork needed in the process (loan proposals, contracts, notifications, statements, etc.). **Digital signature** supports the verification of contracts and agreements.



## CORPORATE RISK MANAGEMENT WITH GROUP OF CONNECTED CLIENTS

Usually in **corporate segment** it is not uncommon that processing of an application requires **scoring the risk group of the client** and evaluating the existing and proposed exposure levels for this group. This kind of **groups of connected clients (GCC)** can be handled at group. Enabling financial institutions to **handle such complexities related to SME & Corporate lending**.



## TRANSPARENT AND SMOOTH CUSTOMER JOURNEY

ApPello LOS is delivered with a self-service portal, which provides **superior customer experience** with its modern and easy-to-use functions. The portal not only **cuts the Bank's cost, but also helps the Bank to attract new customers** as well as retain existing clients by providing **excellent customer experience** and self-service.

Corporate customers can use the **self-service portal** to **upload balance sheets, Profit & Loss Statement** or negotiating the **conditions of covenant** requirements and final **contract** details. The portal can handle the whole digital negotiation process among business parties with correspondence & chat logging and document management.



## BUILT-IN EXCEL SPREADSHEET FOR EFFICIENT OPERATIONS

ApPello provides unique feature of **built-in excel component** to help the work of the User, such as **editing Excel forms** in offline mode and create templates. If calculation logic is maintained in an Excel sheet, users doesn't have to perform the calculations in an excel, and then fill the result in the system manually. With the help of integrated excel spreadsheets, **calculation can be done in the system directly**, therefore making it easier to calculate and maintain business calculations.

Apart from business calculations the system's business parameters can also be managed using excel.



### Subscription

- Register client in CRM
- Sign up / Sign out
- Login & password management

### Risk Mid-Office

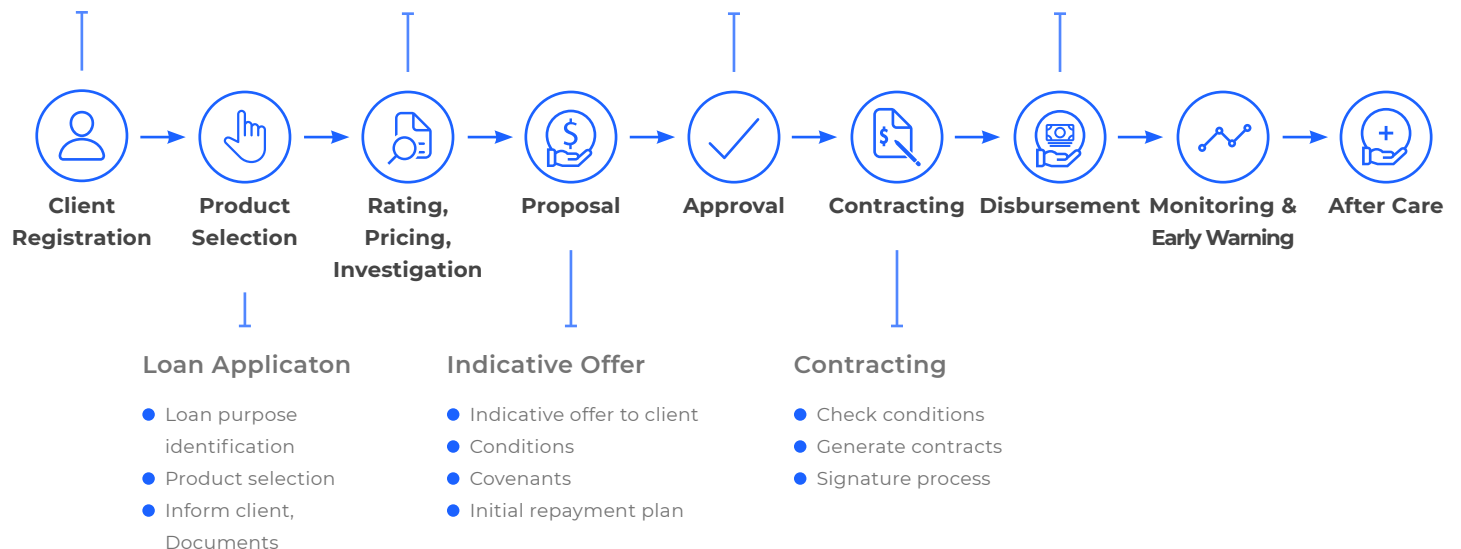
- Rating, LGD, Limit, Pricing calculation
- Profitability
- Investigation: negative Credit Bureau

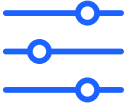
### Signing

- Final scoring
- Calculate decision level
- Decision administration

### Disbursement

- Check disbursement conditions
- Record disbursement in core system





## CONFIGURATION OVER CUSTOMIZATION



ApPello Loan Origination System allows power users to flexibly **manage and customize all lending related workflows for their full lifecycle**. Any number of workflow types can be defined using the **inbuilt editor interfaces**. Different **sub-workflows can be created** using different workflow steps by bank users **without ApPello or IT team**. The precondition and doneness criteria for all these workflows are also **easily parameterizable**. Depending on the actual parameters parallel tasks can be defined with the same or different assignees that can be performed in any given order.

**Other Configuration opportunities:** Screen design, Dynamic fields, additional business rules.

### SYSTEM CONFIGURATION

Apart from business calculations **the system's business parameters can also be managed using excel**. System provides Excel import functions (10+) to maintain standard parameter rulesets in excel that can be audited and verified.

Most frequently used catalogues are as below:

- product catalogue
- collateral catalogue
- covenant catalogue
- document type catalogue
- workflow step catalogue



## ADDITIONAL FEATURES



**Customizable dashboards, 360 Degree client** -and history-overview supports decision-making by displaying the most **relevant information at a glance**.

As emails play an important role in SME lending process, **ApPello offers an Outlook plugin**. With this you can save your emails, and their attachment directly to Clients, Loans, or Workflows with one click straight from your email client.

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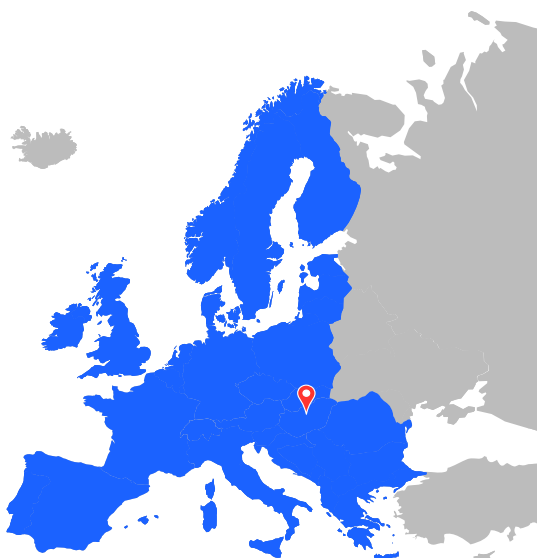
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# CLIENTS



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BCR

KB

ERSTE BANK

CIB BANK

UniCredit

SBERBANK

PBZ

TATRA BANKA

Raiffeisen  
BANK

ČESKÁ  
SPŮRITELNA

Magnet  
MAGYAR KÖZÖSSÉGI  
BANK

K&H

TAKARÉKBANK

BRD  
GRUPE SOCIETE GENERALE

Fundamenta  
Lakáskassza

J&T BANKA