

CORPORATE **LOAN ORIGINATION**

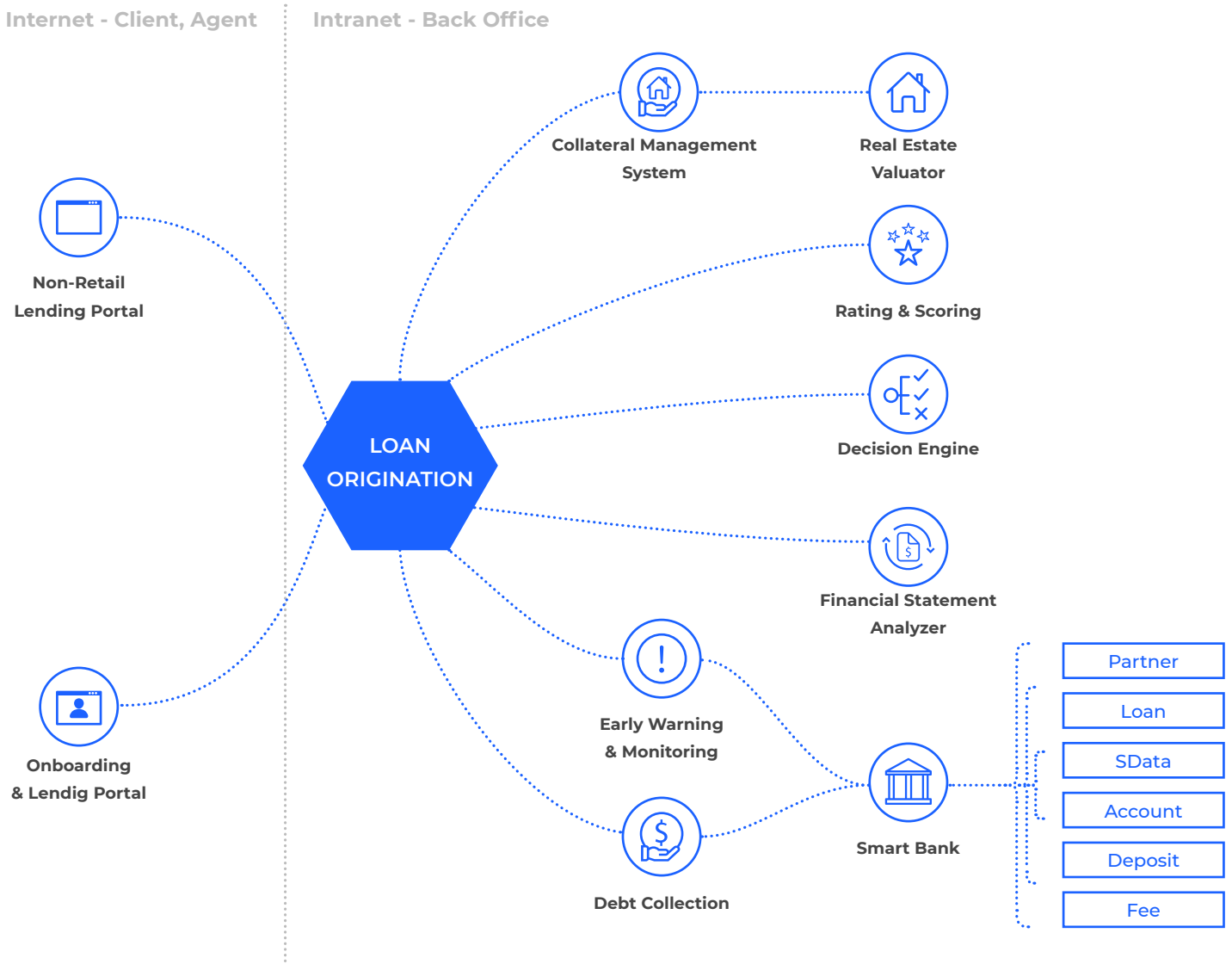
ApPello understands that reducing operational and credit risk became a major challenge for financial institutes, coupled with the increased competitiveness of the market that calls for time-to-money or time-to-decision.

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.

DIGITAL LENDING ARCHITECTURE



CAPABILITIES

3



End-to-End Support of the Whole Loan Origination and Monitoring Process for Corporate



Connecting Rating / Decision Engine & Pricing Engine & Raroc Calculation Capabilities



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 Analysing



Document Management with Template Management

BENEFITS



Shortest Time-to-Market & 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 & Lower TCO by Easy Customization, Even Without Technical Knowledge



Reduce Administrative- and Paperwork by Creating Unique Templates for Several Automated Document Generation



Professional Reports for All Management Levels



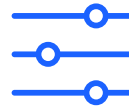
END-TO-END SUPPORT OF THE ENTIRE LOAN PROCESS

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 **Workflow** and **ApPello's Document Management**. This solution **unifies client 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. It can support monitoring and loan maintenance functions (e.g. disbursement, prepayment, rescheduling) via connected external ApPello modules. The **ApPello Loan Origination System** contains integrated front and back office systems. 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's Digital Loan Origination System is supported by the following critical components to support the end to end loan processing:

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



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 an 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. **Configuration opportunities for non IT users:** 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



CORPORATE RISK MANAGEMENT WITH GCC

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.**



IMPROVED SALES EFFECTIVENESS AND CUSTOMER SATISFACTION

Our **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 Module** 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/rating 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.



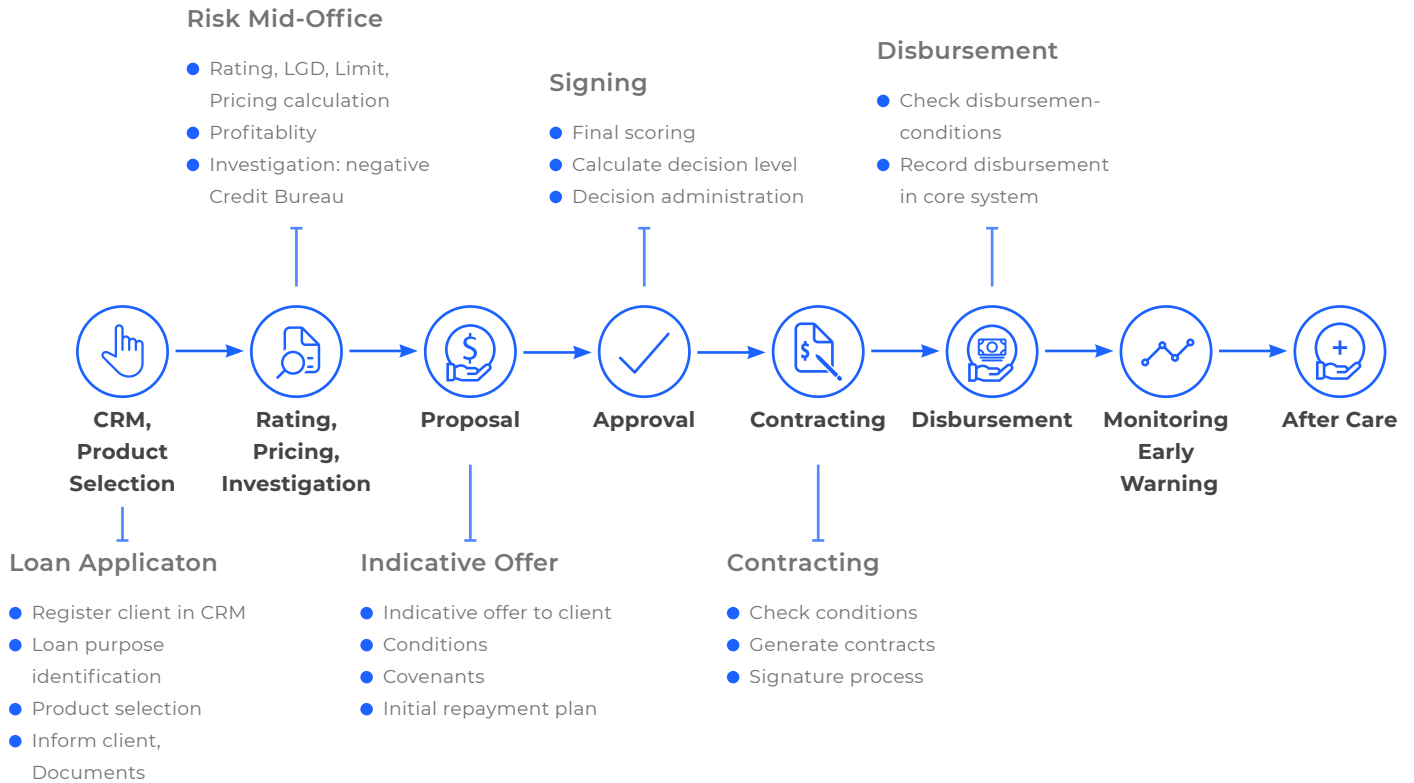
TRANSPARENT AND SMOOTH CUSTOMER JOURNEY

ApPello's self-service portal 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**. New customers can use the public customer portal to **calculate the rates and repayment conditions available to them**. Customer can choose a loan purpose, already **filtered on the segment** of the client. The available loan purposes are maintained in the loan origination backend.



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:** for instance, 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 our **omnichannel approach** decision registration by board members can even happen via tablet or smart phone.



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.



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.

Embedded excel calculations increase effectivity if a process is too exceptional to be automatized.

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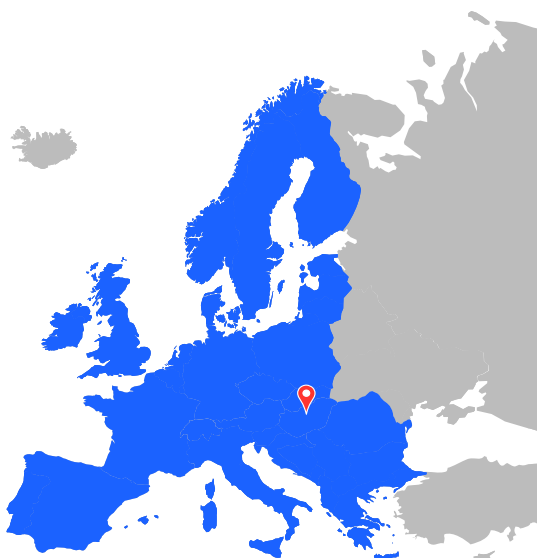
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CLIENTS



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