DIGITAL LOAN
MANAGEMENT SYSTEM

appello

No matter if you are just starting your lending business or already are an established loan provider, ApPello's Digital Loan Management system gives you an effective toolset to serve your bank's clients in every size, from retail to large corporate.

CAPABILITIES

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

Flexible **Loan Account Management** and **Current Account Management**

From **Cash Loans** through **Revolving Lines** to **Mortgages for Retail**

Supports a wide range of **Corporate Loan Types**

Digital Front-End with Excellent Customer Experience

Extendible with Onboarding or any other Digital Lending Tools

360 Degree Overview and Monitoring

Easy Integration to External Services

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

BENEFITS

Covers all necessary **Core Lending Bank Processes**

Scalable Solution to Grow from Small to Large Client Base

Modular Solution Helps to Grow Starting Small

Loan Management, Origination, Decision Engine, Collateral and Collection **From One Hand**

Short Time-to-Market due to **Highly Flexible** product configuration

Omnichannel Approach

DIGITAL **TOOLSET**

ApPello Loan Management System (LMS) is delivered with Client and Partner management, Current Account management, optionally Savings, serves for **Retail, SME and Corporate clients**. The solution easily blends into 3rd party modules like Treasury, Securities, Payments.
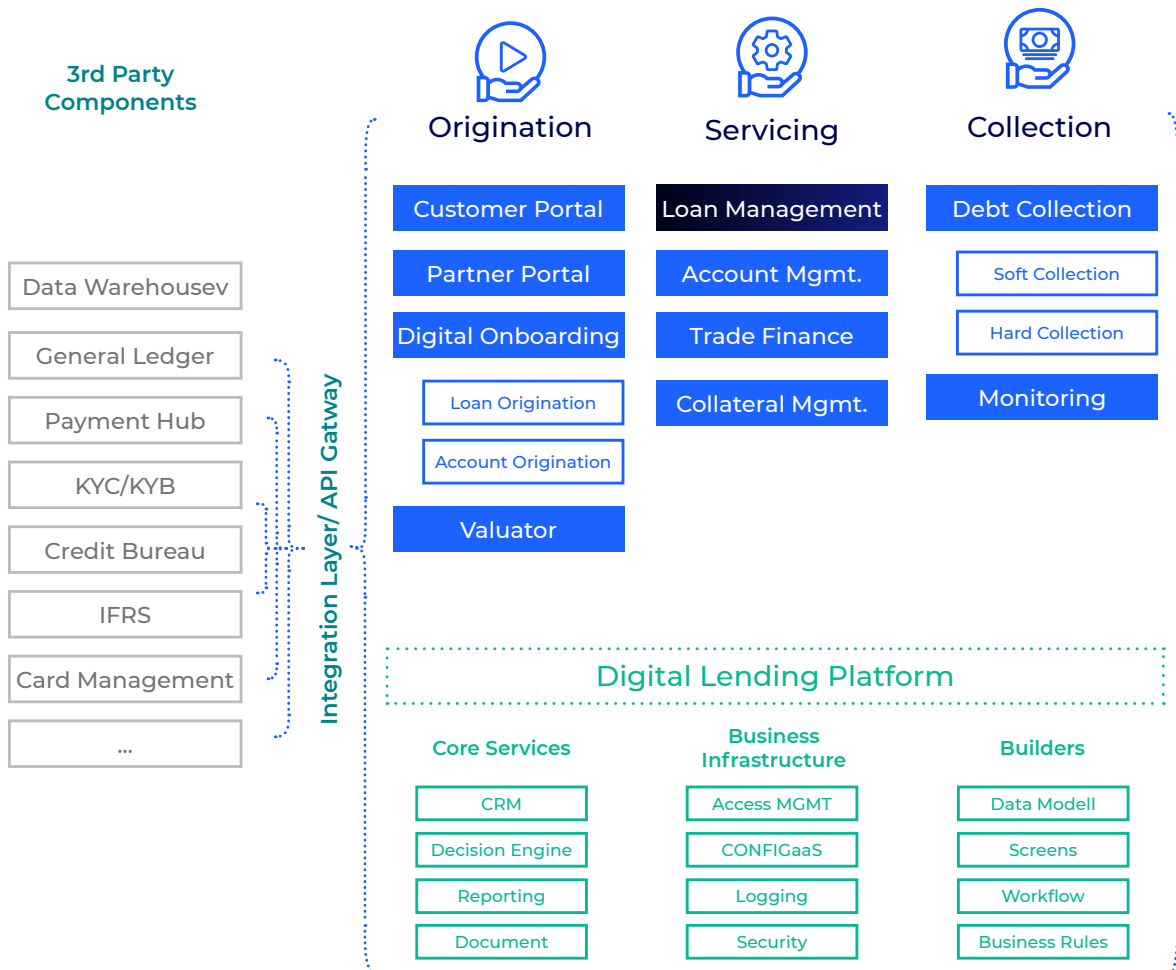
Further features and capabilities we offer are document and workflow managment. **ApPello Development Platform** is an advanced toolset for smooth, customer-oriented banking experience. Optimize your operations with our modern solution and manage your risks and compliance effectively at the same time.

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 & maintenance can be reduced compared to utilizing various softwares of more vendors. Instead of long and fragmented software development just utilize the power of **ApPello Digital Platform!**

appello Logical Architecture

3rd Party Components

| Data Warehousev |
| General Ledger |
| Payment Hub |
| KYC/KYB |
| Credit Bureau |
| IFRS |
| Card Management |
| ... |

Integration Layer/ API Gatway

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

Digital Lending Platform

Core Services
- CRM
- Decision Engine
- Reporting
- Document

Business Infrastructure
- Access MGMT
- CONFIGaaS
- Logging
- Security

Builders
- Data Modell
- Screens
- Workflow
- Business Rules

CORE BANKING
SOLUTION (CBS)

The **ApPello LMS module** can be extended by any products in the **ApPello product family** or any 3rd party tools seamlessly to implement a comprehensive core banking solution. ApPello Platform has already been **integrated with** leading financial service products: **payment hubs, treasury systems, ERP systems, card management systems**, etc.

E2E

DIGITAL LENDING EXTENSIONS FOR
A SEAMLESS E2E CONFIGURATION

Are about to start your lending business and looking for a comprehensive solution for covering all steps of the lending process? You are at the right place. **ApPello's LMS** can be bundled together **with any Digital Lending modules**. Our **Digital Customer Portal** that can 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.

LOAN MANAGEMENT

ApPello Digital Loan Management System automates the loan account maintenance processes of the Bank from disbursement until termination of the loan. The application provides a **comprehensive solution for the Bank's administrative tasks**, manages all the transactions related to the maintained loans.

The application supports **retail and corporate credit processes** during a loan's whole life-cycle (with or without the workflow engine implementation) and implements a comprehensive **credit product administration**.

From the **Retail segment** it can handle cash loans, credit lines, revolving loans, mortgages, Lombard loans, state subsidized loans, etc. **Corporate lending** handles any type of corporate loans, such as revolving lines, refinancing, project financing, overdrafts, working capital loan or any other special loan types.

OMNICHANNEL

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**. Improving your staff's daily routine and workflows, the solution can be set up on the bank's restricted, verified in-house mobile devices.

MANAGE **CATALOGUES**

- Import product definition from external modules or Excel
- Manage every value through UI
- Fix or default values Conditions
- Repayment method
- Accounting settings
- Field descriptors

COMMISION AND **FEE HANDLING**

- Flexible fee and commission definition by Product type
- Transaction type Client segment
- Fee calculation methods
- Fix Banded Percentage Combination

MANAGE **DOCUMENTS**

- Store documents in DB or in the central DMS Store and retrieve documents generated by the system
- Upload documents
- Open documents in the browser or in their default viewer application
- Label documents and create filtered lists
- Connect documents to business objects

EVENET **HANDLING**

- Regular and ad-hoc installments supported by Prepared and executed repayments.
- Loan lifecycle events controlled with Automatic execution or manual approval based on Four eyes principle.
- Change in the loan amounts Parameterizable accounting settings

DIGITAL **LOAN MANAGEMENT** SYSTEM

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

AUTOMATED **CALCULATIONS**

- Calculate installments
- Calculate repayment
- Executing scheduled disbursement
- Automatic accrual
- Calculate due and past due amounts
- Interest calculation
- Deadline calculation
- Calculate interest change dates

ANNUITY **ENGINE**

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

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
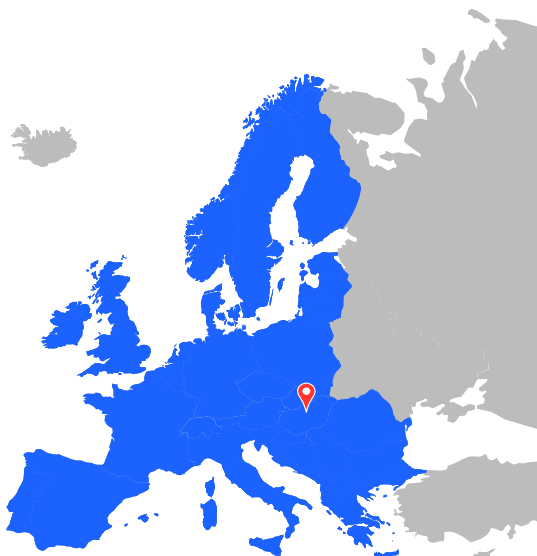Pobřežní 620/3, 186 00 Praha 8-Karlín

● 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

in ApPello_Banking_Software

▶ Team Appello

🐦 appellosolution

✉ sales@appello.eu

✉ marketing@appello.eu

CLIENTS

BUDAPEST BANK · BCR · KB · ERSTE BANK

CIB BANK · UniCredit · SBERBANK · PBZ

TB TATRA BANKA · Raiffeisen BANK · ČESKÁ SPOŘITELNA · Magnet BANK · K&H

TAKARÉKBANK · BRD GROUPE SOCIETE GENERALE · Fundamenta Lakáskassza · J&T BANKA