



DIGITAL LOAN MANAGEMENT SYSTEM

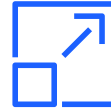
ApPello's Digital Loan Management System automates end-to-end loan lifecycle processes right from creation of loan products, to disbursements until termination of the loan. The platform, built on a state of the art technology, provides the flexibility required to manage simple retail & SME loans to complex 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.

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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.

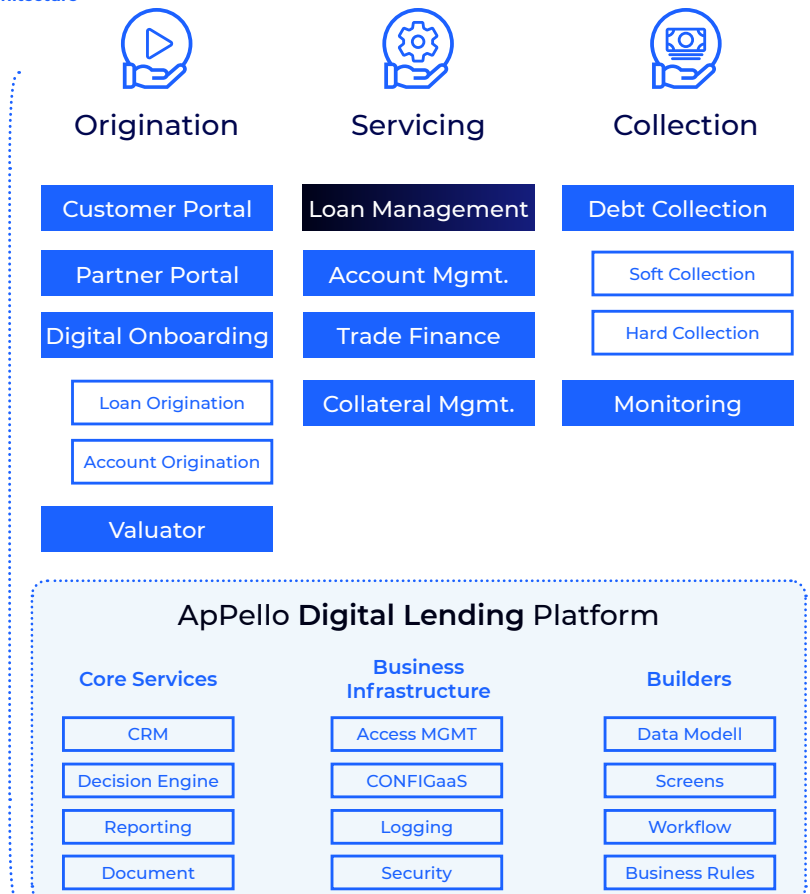
The Digital Loan Management platform implements a comprehensive credit product administration, offers fee handling, easy document generation and native integration to **ApPello's Digital Collateral Management System** to make your lending business as smooth and seamless as never before. ApPello offers 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!**



CAPABILITIES

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



Flexible, configurable **Loan Management**



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



Supports a wide range of **corporate loan types**



Digital Front-End with excellent customer experience



Extendible with any other ApPello digital lending products or 3rd party products



360 Degree overview and monitoring



Omnichannel approach



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 from small to large



Loan Management, origination, Decision Engine, collateral and collection **within one suite**



Short time-to-market due to highly flexible product configuration



Easy Integration to external services



CORE BANKING SOLUTION (CBS)

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 **LMS module** can be extended by any third-party tools to implement a comprehensive core banking solution.

The ApPello Platform has already been **integrated with** leading financial service products: **payment hubs, treasury systems, ERP systems, card management systems**, etc.

Further features and capabilities we offer are **document and workflow management**. **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“ - [Available from 2021 Q1](#)

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 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
- Bullet loans
- Cash loans
- PoS loans
- Payday loans
- Real-estate loans
- Mortgages loans
- Subsidised loans

SME & Corporate Loans

- Small Business loans
- Auto loans
- Auto leasing
- Asset backed loans
- Revolving credit
- Project financing loans



LOAN MANAGEMENT CAPABILITIES

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 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**. 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 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.



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



COMMISSION 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



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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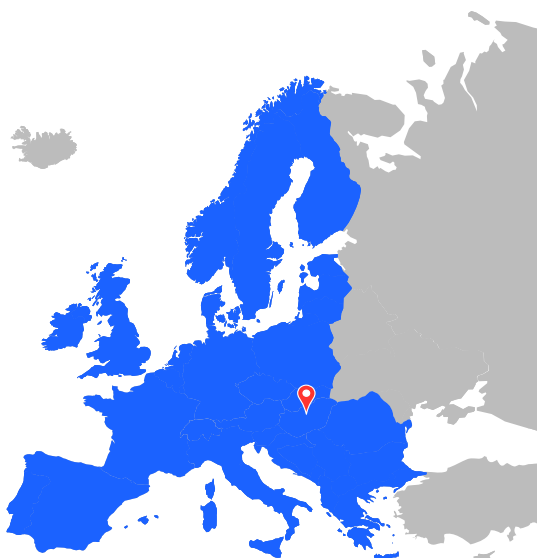
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