

SME LOAN ORIGINATION

The system helps banks to optimize SME Loan Origination end-to-end: from client registration through analysis of customer financial situation and contracting to disbursement. Or even beyond; monitoring, collection and client after care are all manageable on ApPello LOS for SME.

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LOAN ORIGINATION FOR SME

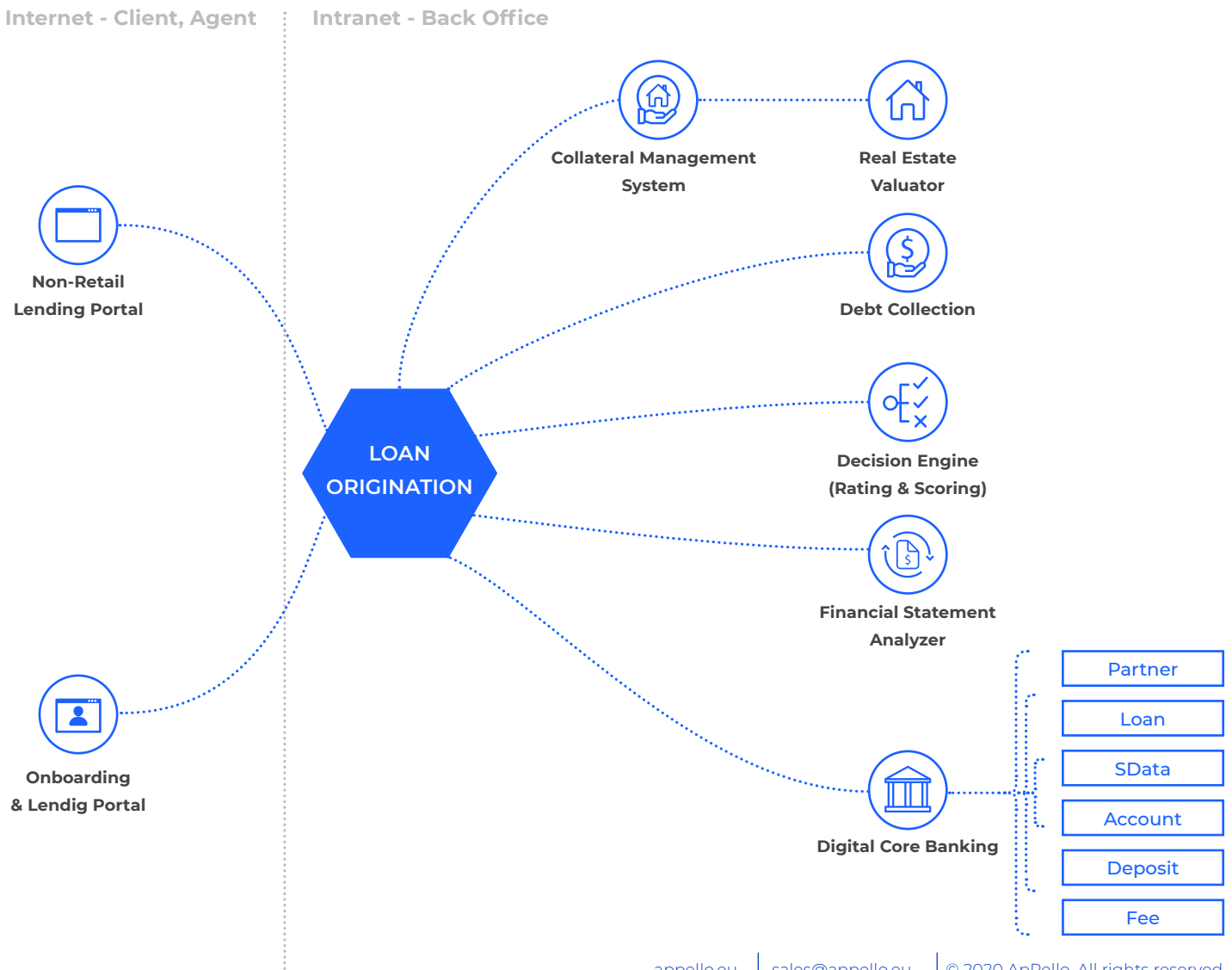
We understand that the **Loan Origination process is complex for SMEs**, requiring a technology platform with **highly flexible and configurable workflow engine**. ApPello's **loan origination platform** fulfils the various needs of **SME lending segment**. The solution offers a seamless digital journey for customers and allows **quick time-to-approval**. All ApPello **Loan Origination Systems (LOS)** are built on the **ApPello Digital Platform**, which provides the flexibility for creating new, or maintaining existing, loan origination workflows **without coding and minimum IT support**.

Fast and thorough processing loan applications 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 SME Loan Origination is an **end-to-end solution enhanced by Customer Front End**, Backend with strong monitoring part to report the process efficiency and the resource usage.

As SME loan origination is generally an extended process that needs **involvement of multiple departments**, it is crucial for efficiency that recurring processes can be handled with the help of **business process management tool**.

DIGITAL LENDING ARCHITECTURE



CAPABILITIES

3



Omnichannel capability
making the system accessible
across channels



**Product recommendation
& selection engine**



**Economically interlinked client
management**



**Complex product & collateral
structures** or credit limits
are supported



Built-in
Statement Analyser Tool



Pre-integrated with
Decision Engine



Covenant management
& monitoring for
higher effectiveness



Document management
with template management



Built in screen builder,
rule engine & workflow Designer

BENEFITS



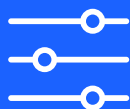
Short Time-to-Market
& ahead of market needs



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



Quick Time-To-Decision
with integrated workflow &
Decision Engine



Easy to adjust credit policies
& business rules



Eliminate re-keying of data
through an integrated,
End-To-End origination process



High transparency,
traceability & data accuracy



**Shorten origination
processes** through the use
of automation, document
management & workflow



**Increased number of
disbursed loans**
significantly per year



**Lower operational
& fraud risks**

END-TO-END SUPPORT OF THE ENTIRE LOAN PROCESS

The ApPello Loan Origination System (LOS) 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

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.

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**.



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

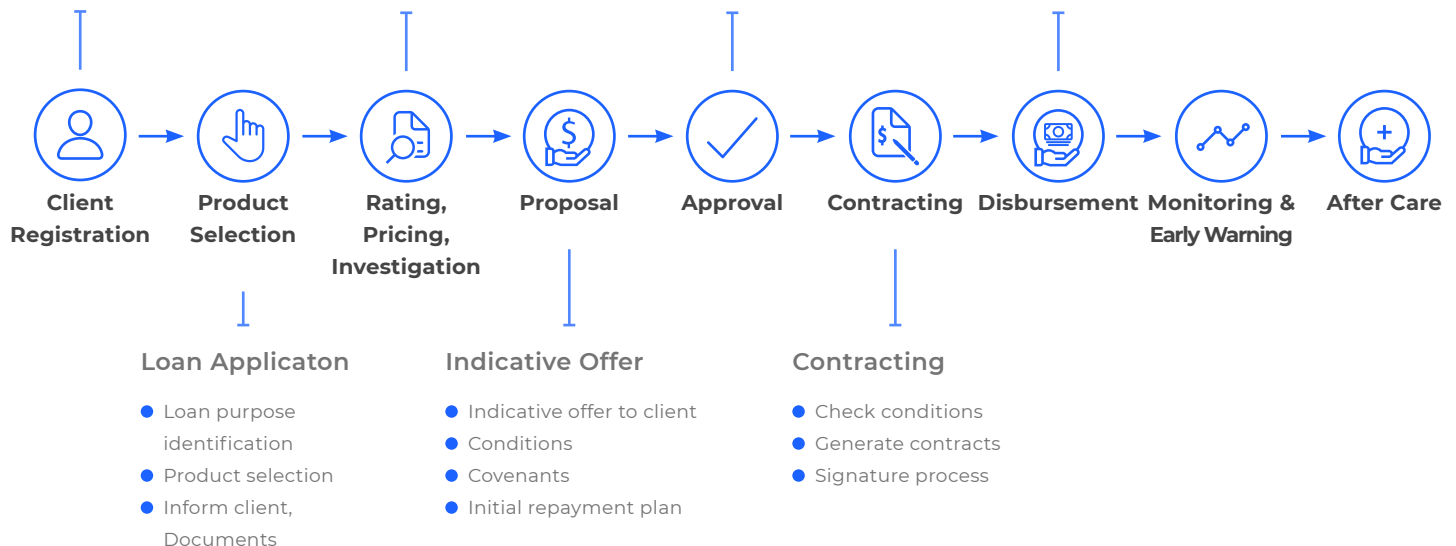
- Rating, LGD, Limit, Pricing calculation
- Profitability
- Investigation: negative Credit Bureau

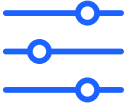
Signing

- 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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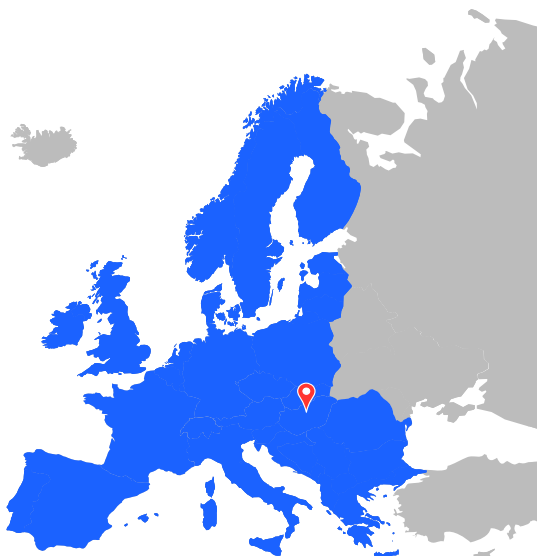
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CLIENTS



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SBERBANK

PBZ

TATRA BANKA

Raiffeisen
BANK

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SPŮRITELNA

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MAGYAR KÖZÖSSÉGI
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