



MORTGAGE LOAN ORIGINATION

The ApPello Loan Origination System is able to cover the whole loan process from the first customer request until the disbursement and also offers a perfect solution in case of Mortgage Retail loans.

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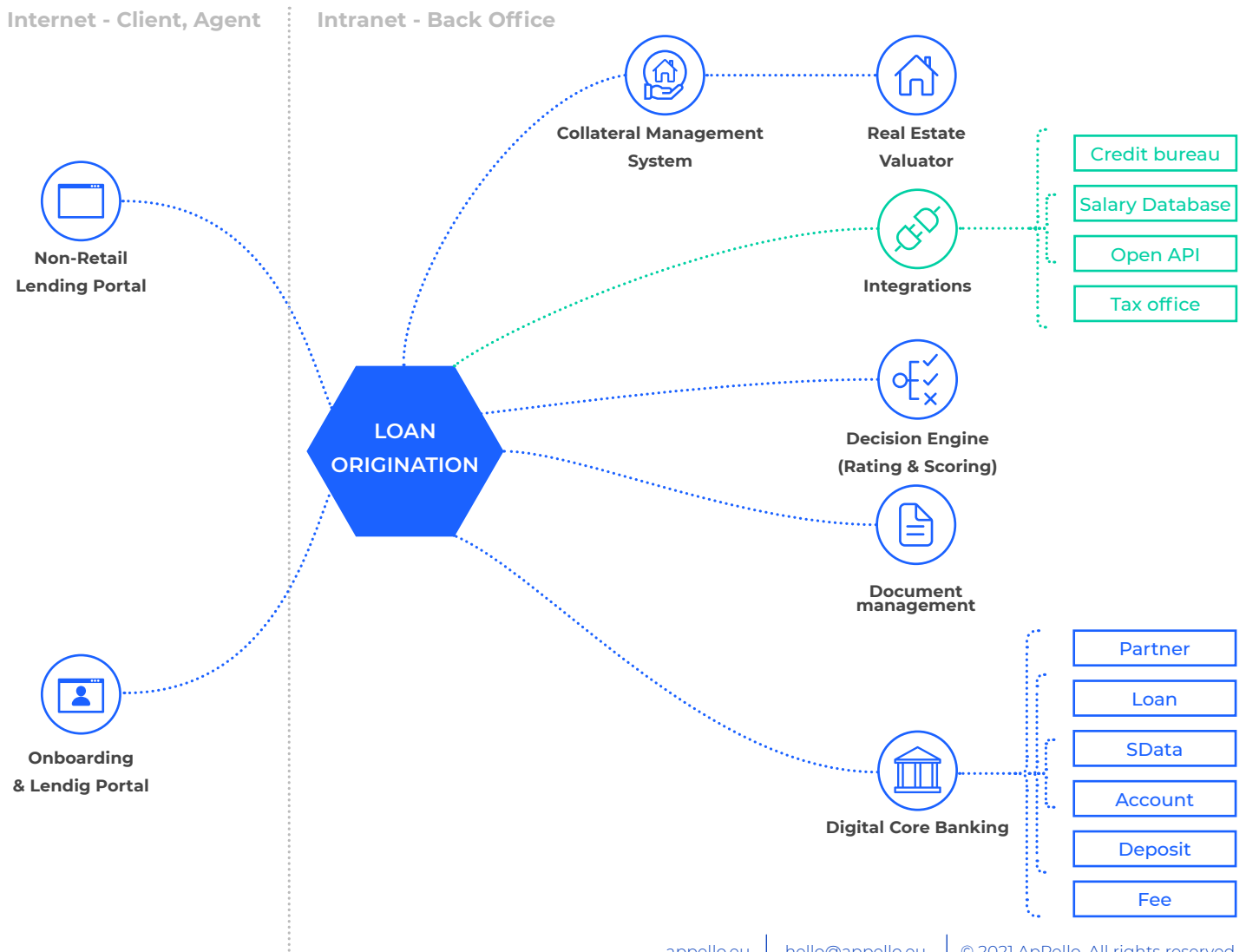
In the past few years, **digital mortgages have become more and more a reality**. This has been confirmed by studies that show the old-fashioned analog mortgage is too inconvenient and cumbersome for today's customers. **We live in a digital world** and we expect that we should have an easy journey for acquiring a home, along the same lines as ordering a pizza or buying goods online.

ApPello's solution for digital mortgages offers your customers a **full digital experience** throughout the entire process, from submitting the application to the disbursement. Updates and notifications help the customer to better understand the status of the application and **provide transparency over the entire process**.

With **ApPello's digital lending platform**, banks can offer their customers product recommendations and a selection tool to choose the best mortgage option for their needs.

After answering a series of simple questions (loan purpose, property type, etc.), the customer is presented with tailored options for them to choose from and continue the mortgage process independently. This helps **increase the customers' confidence and improves their experience**, thus benefiting the sales process. Once the loan application is submitted by the client, an **automated engine** takes over and helps with aggregating, verifying and analysing the information.

DIGITAL LENDING ARCHITECTURE



CAPABILITIES

3



Client Onboarding
with front-end functionalities



Workflow support
for all product types from
acquisition to disbursement



**Built-In rules
and Decision Engine**
for fast business reactions



End-To-End origination process
based on a single system of record



Accessible on **desktop, tablet
and mobile**



Performance management
monitoring & reporting tools



Sales & Agent Support



Integration with third-parties
(KYC, Electronic Signature)



**Product recommendation
& selection engine**

BENEFITS



Short Time-To-Market
& quick response
to market needs



Cost reduction
with optimised processes



Monitoring & reporting tools
ensure process efficiency for
lower operational risk



**Shorten origination
processes** through the use
of automation, document
management and integrations



Integrated workflow engine
ensures quick
Time-To-Decision



Improved productivity &
**better management of
operational risk**

E2E

END-TO-END SUPPORT OF THE WHOLE RETAIL LOAN PROCESS

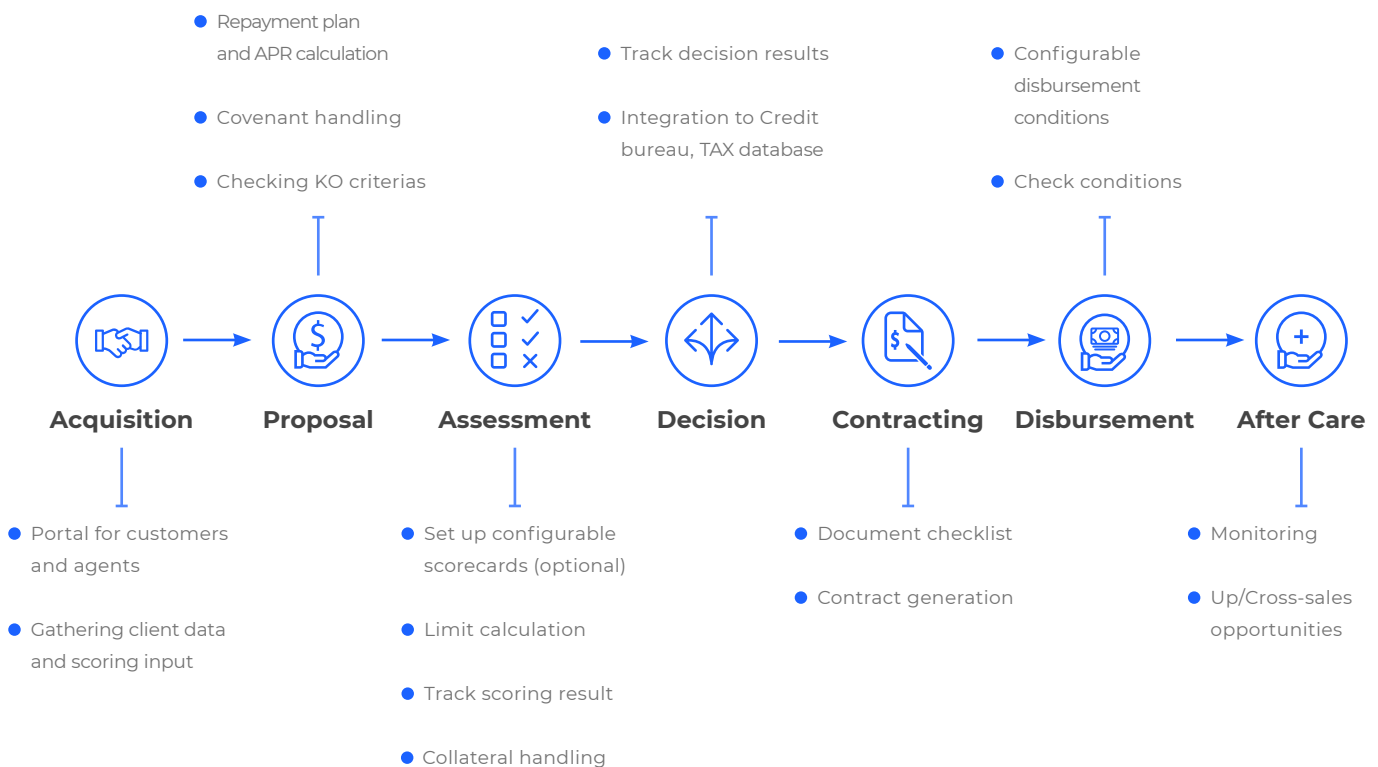
The whole credit lifecycle is supported by standard Camunda BPM within ApPello's platform. This solution unifies client onboarding, loan origination, credit workflow processes and any related loan and collateral administration. The **modular solution** has successfully been implemented in complex banking environments.

The application includes the **full lending workflow with different front-ends** for different application purposes. 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.



SIMPLIFIED & USER-FRIENDLY LOAN APPLICATION PROCESS

The **digital mortgage platform** offers customers an **easy and friendly** way of providing the required information for their mortgage application. Through **integration with third-parties and data aggregators**, the bank can obtain most of the information required for the loan application, thus minimising the effort on the customer's part. In addition to the increased customer convenience, the bank benefits from **lower processing costs, higher data accuracy and lower operational and fraud risk**. In the event of collecting additional information, customers are presented with **user-friendly forms** that organise the information in small chunks and sections that are easy to fill, helping them to be in control, thus **increasing the conversion rates** and encouraging progress.





TRANSPARENT AND SMOOTH LENDING JOURNEY

ApPello Mortgage Origination helps to build seamless processes with excellent borrower experience.

- **The Front-end portal** handles the client and the Bank communication real time it makes the whole origination process smoother and faster.
- **The user can** fill in the required information, can provide documents to the bank, initiate a property valuation flow and even send and receive messages related to their loan applications.



FLEXIBILITY FOR QUICK ADAPTION

The ApPello solution is based on the ApPello Digital Platform through which **all screens, business rules and workflows can be redesigned by business users**. Those users can also modify page layouts and extend the data model. Based on our experience, there is typically a ten percent annual change to a bank's data model, so in a five-year period a significant part of the original model is replaced. Classical solutions are not able to cope with such change, but **our distinctive features facilitate rapid, goal-oriented development**. All of the product types, as well as their attributes, are maintained in the product catalogue. Therefore, any number of **new products can be easily added**, and the specifics of the existing products can be easily changed. The segment for the given product type can also be set with the help of the **product catalogue**.



PRODUCT RECOMMENDATION & PERSONALIZATION ENGINE

After providing the initial set of information, the application presents the user **details of the recommended products** and it also presents additional, **personalized options**, in order to help the customer select the **best product for their needs**. This leads to an increased customer satisfaction and a more efficient sales process.



MANAGING COLLATERALS

For the loan origination process, it is necessary to know all existing loans and the collaterals of the client. The System allows the entry of the **obligations and collateral data** from the screen, as well as the importing of these data **via standard APIs**. Any supplementary data may also be entered for the selected collateral.

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