



UNSECURED RETAIL LOAN ORIGINATION

The Loan Origination process is highly flexible and hence able to comply with the various needs of retail, consumer finance plus specialised lending segments. The ApPello Loan Origination System supports the whole loan process from customer loan application to disbursement. The solution offers a seamless digital journey for customers and allows quick time-to-approval. The solution is built on the ApPello Digital Platform, which provides the flexibility for creating new, or maintaining existing, loan origination workflows without coding or IT support.

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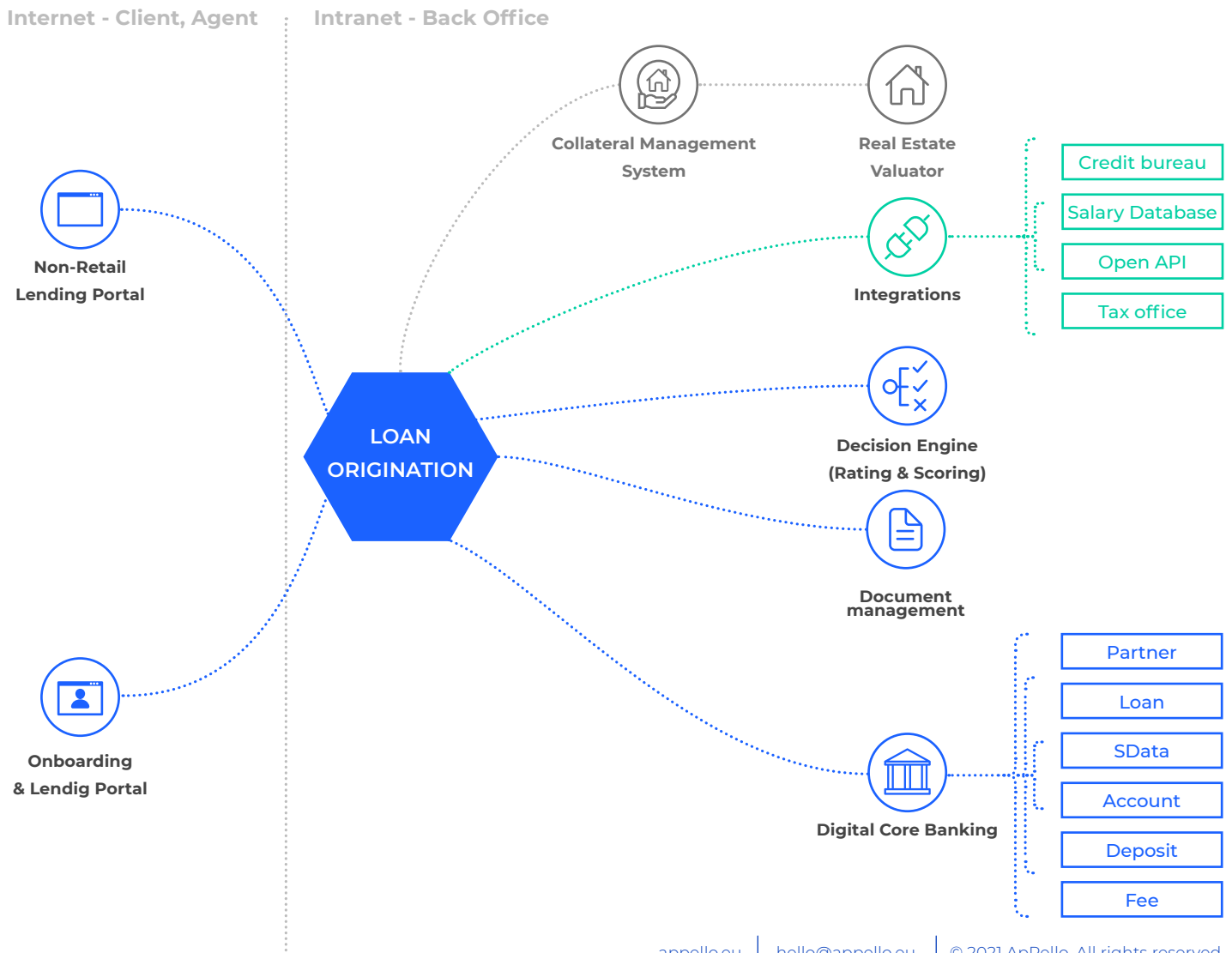
UNSECURED RETAIL LOAN ORIGINATION

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 unsecured retail loans**.

Retail loans, which demand **quick time-to-decisions and time-to-money KPI's**, can be easily handled in the ApPello Loan Origination System which has a **customer front-end** with onboarding, backend with strong monitoring part to report the process efficiency and the resource usage.

To reduce onboarding churn rates, clients can be guided through the process step-by-step and, thanks to the **built-in rules engine**, credit policies and business rules can be freely adjusted to the actual business requirements. The ApPello Loan Origination System is an effective tool for quick reaction to retail market changes.

DIGITAL LENDING ARCHITECTURE



CAPABILITIES

3



Client onboarding
with front-end functionalities



Workflow Support
for all product types
from acquisition to disbursement



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



Sales & Agent Support



Accessible on **desktop, tablet
and mobile**



Performance management
monitoring & reporting tools

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 & integrations

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

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

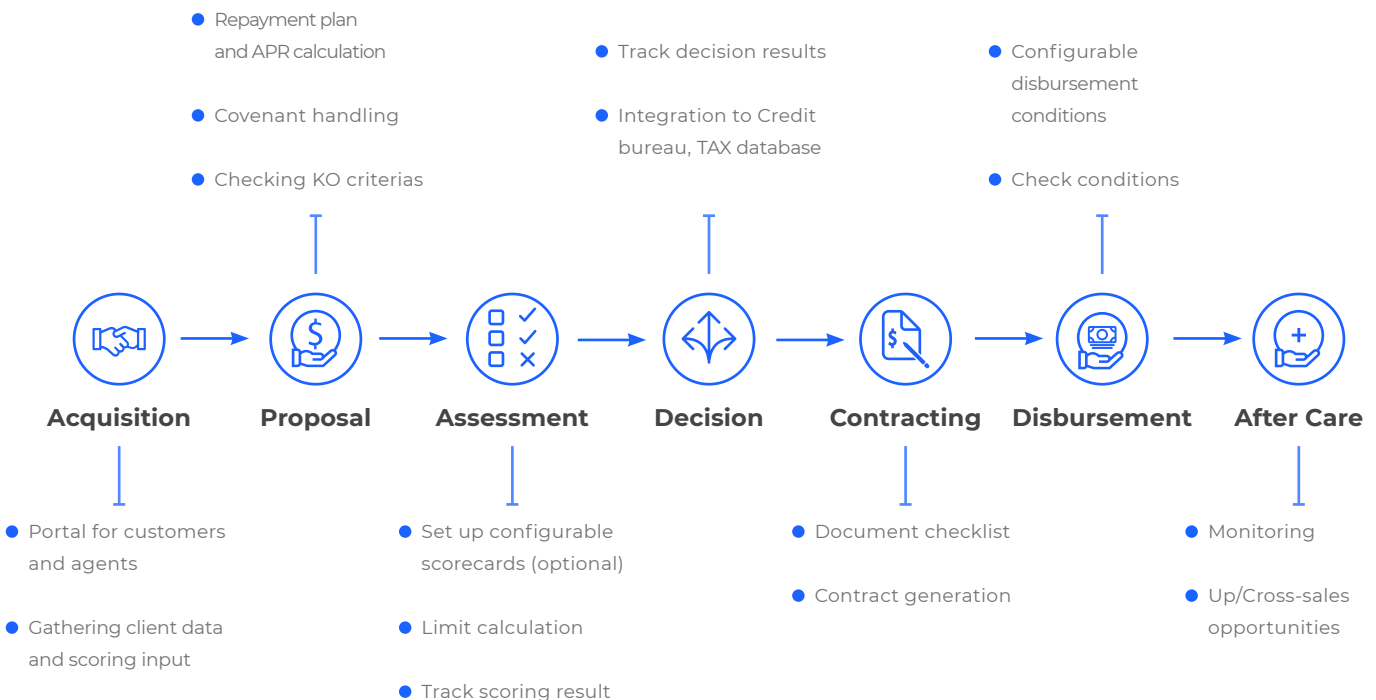
The application includes a full lending workflow with different front-ends for different application purposes. The **ApPello Loan Origination System** contains integrated front and back office systems. It can accelerate the credit application process with a seamless customer experience.



IMPROVED SALES EFFECTIVENESS AND CUSTOMER SATISFACTION

The system ensures **quick time-to-decision** and **time-to-money** and provides a concise picture for the sales network, risk managers and back office with the aim of speeding up and automating lending. The solution provides flexibility in handling clients, loan products, workflows and business rules. Unique visualisation capabilities provide user convenience even for scoring problems.

Business users can **maintain and modify processes**, as sequences can be changed or new steps added, **flexibly without programming**. **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.





CUSTOMER ENGAGEMENT TOOLS TO INCREASE SALES VOLUME

The ApPello Customer Portal provides **superior consumer experience** with its modern and **easy-to-use functions**. It helps you to **attract new customers** as well as retain existing clients, with **reduced operation costs**. New customers can use the **Public Customer Portal** to calculate the rates and repayment conditions available to them. This includes initial estimation for the monthly instalment amount, and the total sum of money to be repaid, as well as the interest rate and APR. **Clients can compare** the different loan types and decide which ones they are interested in. **Registered clients can follow their loan request** until disbursement or engage in chat through the portal.



ADVANCED FRONT-OFFICE OPTIONS AND FUNCTIONALITIES

Nowadays **process digitalisation** is key for mass retail processes. Retail loan origination processes can be **highly automated** for basic and common cases. Features such as the self-service onboarding and loan handling can facilitate new client acquisition, describe and update terms and conditions, or communicate with clients by messages/video-chat. This can all be managed through **integrated ApPello products**. Thanks to our **omnichannel approach**, client onboarding can happen via tablet or smartphone.



FLEXIBILITY FOR QUICK ADAPTATION

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**.

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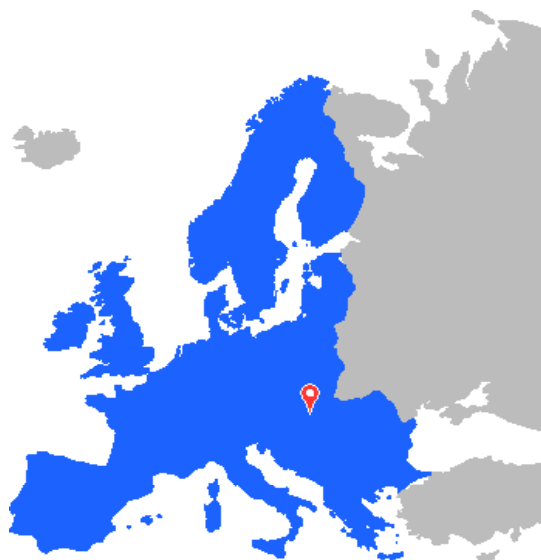
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