

Appian for Financial Services

LOAN ORIGINATION

- Simplify the entire origination process, from application to funding
- Accelerate loan approval while ensuring adherence to compliance policies
- Integrate with artificial intelligence and machine learning tools to more accurately score, weight and price credit risk
- Easily track outstanding documentation and tasks

The lending market is becoming increasingly crowded and complex. Speed of decision making is a crucial differentiator, forcing financial institutions to constantly strive for the balance between accelerating process execution and managing risks. Complexity can stem from the variation of loan types and terms that are governed by compliance policies to ensure alignment with anti-usury and non-discrimination practices, or from loans which are underwritten with a guarantor, or have complex collateral. Any of these factors can slow the borrowing process.

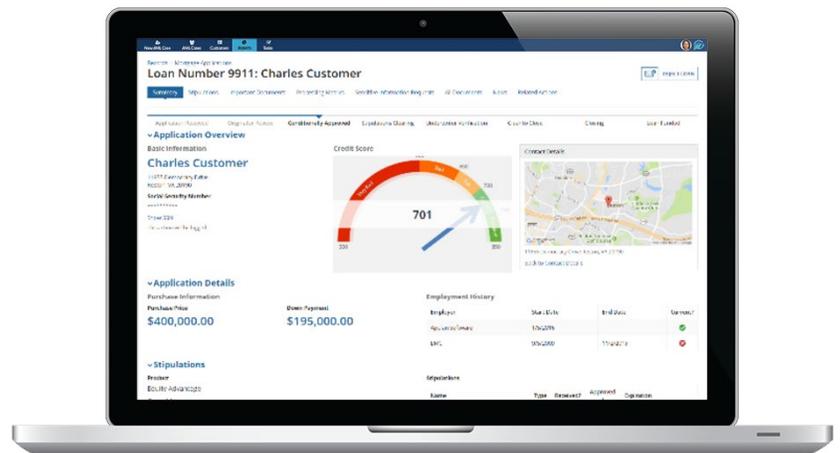
How do leading lending organizations reduce risk exposure while increasing time-to-yes, despite growing limitations of staff resources and IT spend?

MEET THE CHALLENGE

Reduce complexity and enable faster funding to speed loan origination. Enhance cross-sell and servicing opportunities with integrated sentiment analysis. Assimilate data from disparate sources and stakeholders and better serve your customers with Appian's unified platform.

Improve loan origination with:

- **Fast, flexible and simpler integration** across all loan categories—consumer, commercial, and wholesale lines-of-business.
- **Mobile loan origination**, for improved borrower experience and on-the-spot lending.
- **Complete transparency** into full collateral portfolios to assess changes over lifetime of the loan.
- **Real-time workflow analytics** providing continuous feedback and recommendations for future products or services.



FOCUS

Don't just meet — exceed customer expectations with a loan origination application that allows you to:

- Deliver an integrated experience for customers and servicing agents through shared service centers
- Provide vision into Loan Origination process for all process stakeholders
- Quickly respond to any changes over lifetime of the loan
- Maintain an aggregated view of customer across product and services
- Drive down costs by unifying resources across loan types, customer types, and geographies

TAKE CONTROL

Quickly build, deploy, and scale lending initiatives with enterprise solutions, including:

- Loan Management
- Specialized Lending Programs
- Customer On-Boarding Coordination
- Customer Transaction Lifecycle Management
- Omni-Channel Case Management

PREPARE FOR THE FUTURE

Pressure is mounting to deliver innovation in financial services.

It takes speed and power to deliver transformational solutions. The Appian low-code application platform provides both, while leveraging your legacy IT investments.

With Appian, financial institutions can build web and mobile apps faster, run them on-premises or in the cloud, and manage complex processes end-to-end, without limitations.

LEADERS IN FINANCIAL SERVICES TRUST APPIAN:

Addiko Bank



Bendigo and Adelaide Bank



Target



Realize the benefits of Appian to transform your loan origination management. Learn more at: [appian.com/finserv](https://www.appian.com/finserv)

Appian

Appian provides a software development platform that combines intelligent automation and enterprise low-code development to rapidly deliver powerful business applications. Many of the world's largest financial institutions use Appian applications to improve customer experience, achieve operational excellence, and simplify global risk and compliance.

For more information, visit www.appian.com