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Appian for Financial Services: Loan Origination

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.

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.

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.

ALLANGRAY   CME Group   Invesco

Santander   STATE STREET.

Realize the benefits of Appian to transform your loan origination management.Learn more at: **appian.com/finserv.**

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Appian is the unified platform for change. We accelerate customers' businesses by discovering, designing, and automating their most important processes. The Appian Low-Code Platform combines the key capabilities needed to get work done faster, Process Mining + Workflow + Automation, in a unified low-code platform. Appian is open, enterprisegrade, and trusted by industry leaders. For more information, visit **appian.com/finserv.**