



Appian for Financial Services: Mortgage Lending

Interest rate fluctuation and a shortage of housing inventory have led to more refinances and purchases. As a paper-intensive process, mortgage applications can generate up to 50 documents—and this excludes documents for loan servicing. These fragmented, manual processes can result in human error and make it difficult to enforce policies and procedures for “Know Before You Owe” rules, TILA-RESPA Integrated Disclosures (TRID), and Unfair, Deceptive, and Abusive Acts or Practices (UDAAP) compliance.

After two years of pandemic-driven adjustment, borrowers and brokers now expect a fully digital experience, forcing lenders to focus on improving interactions and increasing customer engagement in self-service channels.

Meet the challenge.

Appian enables end-to-end digital origination and servicing, with intelligent document processing, automation, and natural language processing for chatbots that execute customer requests. Appian provides mortgage lenders the following benefits:

- Streamlines processes with access to audit history across businesses and regions for increased speed, ease, and accuracy.
- Delivers exceptional interactive customer experiences across channels, from origination to closing the loan through eSigning and eClosing.
- Unifies and extends systems through combining business process management (BPM), artificial intelligence (AI), and robotic process automation (RPA).
- Accelerates processing with digital tools and functionalities including intelligent document processing.
- Bridges the gap between origination and servicing systems, which facilitates recapture of loans being refinanced or paid off to secure a new property loan.

Focus.

Deliver key capabilities for effective mortgage lending with an automated approach that enables the following:

- Improved internal controls and oversight.
- Quick adaptation to changing business models and regulations.
- Reduced manual and paper processes, data entry errors, and potential compliance violations.
- Increased visibility across data sources, eliminating silos.

Take control.

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

- Loan origination.
- Loan management.
- Reliable disclosure and redisclosure handling.
- Fast credit lending programs.

Prepare for the future.

Get innovation right the first time, quickly prove value, and build on success. With the Appian Low-Code Platform, financial institutions can accelerate application development while leveraging legacy IT investments. Build web and mobile applications faster, run them on-premises or in the cloud, and manage complex processes end to end without limitations.

Leaders in financial services trust Appian.

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