

# Take a step closer to E2E online mortgage lending with ApPello



As the world rapidly evolves and becomes more digital, it is only fitting that the mortgage lending market keeps up with the latest trends. The aim is to expand the end-to-end online processing to the already existing and widely used ones, such as personal loans. While secured lending is known to be a more complex and rather slow process, the banking and lending-related behavior and expectation of clients cause a huge urge to move towards a better client experience and smooth, easy-to-monitor application. This is where ApPello Mortgage Loan Origination comes in.

## Clients' needs and market trends



As the world becomes more digital, clients' needs are changing, and the mortgage lending market is no exception. Clients are looking for a more streamlined, convenient, and efficient process when applying for a mortgage loan. They want to be able to access the application process from anywhere, at any time, and on any device. They also want to be able to communicate with their bank and other related parties seamlessly throughout the process.



Market trends show that there is an increasing demand for end-to-end (E2E) online mortgage lending. In response to this demand, ApPello has developed a Mortgage Loan Origination system that is tailored to the needs of both banks and clients.

# 1 pillar

## The Onboarding Portal



The first pillar of the ApPello Mortgage Loan Origination system is the Onboarding Portal. This portal is designed to be accessible by all related parties: clients, bank users, and any applicable third-party users such as brokers, external validators, or experts.



The Onboarding Portal offers a full range of functionalities, making it easy for clients to launch their mortgage loan applications. By simply logging into the portal, clients can apply for different loan products, upload, and refresh all related data, and check different product variations. All messaging and alerts are handled within the Onboarding Portal, resulting in effective communication and a transparent E2E process.

# 2 pillar

## The Back-end Solution



The second pillar of the ApPello Mortgage Loan Origination system is the Back-end solution. This solution is designed to support the work of the bank, ensuring that the entire process is visible to all branch clerks or administrators. As the integration with multiple supporting systems is enabled, the E2E applied loans can be traced via this module.



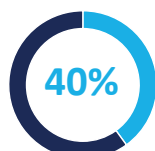
The Back-end solution is the perfect tool to prepare, maintain, and support the online mortgage loan application. Workflows, the build-up of processes, handling of documents, and notifications can be created and later revised by authorized users.

**McKinsey states that organizations that use technology to revamp the customer experience can carve out significant differentiation**

increasing customer satisfaction by



reducing the cost to serve by



boosting conversion rates and growth by



### Valuator



The longest part of the process is the Mortgage proper evaluation. This has to be supported by a very effective tool. If you do not have your own or you do not want to depend on a third-party provider the ApPello system can help you with 5 different types of evaluation methods, 8 built-in workflow, ...

### Decision Engine



Making decisions, even for a complex mortgage loan, can be entirely automated with the help of the Decision Engine submodule using a range of calculation and validation logic configured to serve the bank's needs. The setup and creation of these processes are even more efficient as all ApPello modules are built on the very own low-code ApPello Digital Platform, which enables the highest configuration and flexibility.

### AI Engine



These days we can not build any effective system without AI. You collect a lot of data, or you can reach even more from different providers, if you channel them in an effective tool you can streamline your sales, risk evaluation, and monitoring process.