Moody's Analytics

Workflow for Lending Cloud

Streamline credit decision processes

Workflow is an add-on module to Lending Cloud, a cloud-based lending solution that enables lenders to make better credit risk decisions with a single, flexible platform. Workflow efficiently manages credits and quickly defines tasks while ensuring that standard processes are followed.

As business needs grow, Workflow evolves.

Create a standard decisioning process for complex credits. Internal process controls enforce credit management procedures to improve credit quality and mitigate portfolio risk.

Rapidly define workflows and policies for immediate impact. No technical IT training, IT resources, or lengthy developer 'mapping' interviews are required before improving productivity.

Use business intelligence to maximize resources and reduce turn time. Workflow provides an executive view of credit operations and pipeline volumes, providing managers with the insight needed to prioritize resources and proactively distribute work.

Ensure compliance with documented audit trails. User-defined reports and dashboard views keep managers informed, and provide audit trails — even for process exceptions. Built-in tasks monitor and expedite credit decisions, and ensure Regulation B response timelines are met.

Features that drive efficiencies.

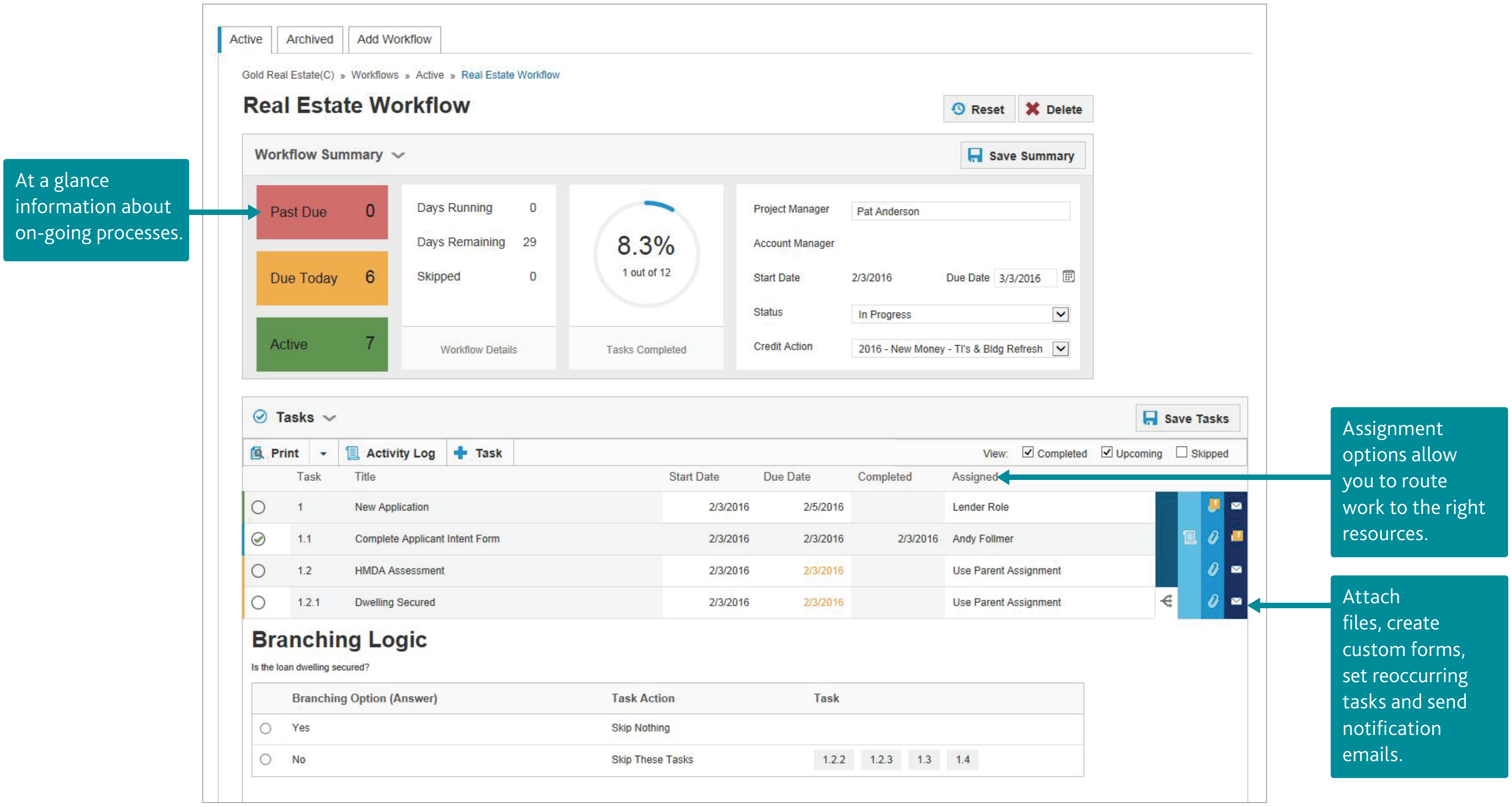
» **Task queues** automatically distribute work to specific individuals or functions.

» **Branching logic** ensures that tasks go to the right resources in the right sequence.

» **Dashboard graphics** summarize status of queues, task assignments, loan approvals and more - for easy monitoring.

» **Workflow templates** provide the ability to quickly define tasks, order, resources, etc. for any process in the credit lifecycle.

» **Email notifications** are generated in real time for individual task assignments.



Workflow Dashboard *Management and lending staff can easily see specific work processes and related tasks.*

About Moody's Analytics

Moody's Analytics, a unit of Moody's Corporation, helps capital markets and credit risk management professionals worldwide respond to an evolving marketplace with confidence. The company offers unique tools and best practices for measuring and managing risk through expertise and experience in credit analysis, economic research and financial risk management. By offering leading-edge software and advisory services, as well as the proprietary credit research produced by Moody's Investors Service, Moody's Analytics integrates and customizes its offerings to address specific business challenges.

CONTACT US
Visit us at **moodysanalytics.com/lendingcloud** or contact us at a location below:

AMERICAS
+1.212.553.1653
clientservices@moodys.com

EMEA
+44.20.7772.5454
clientservices.emea@moodys.com

ASIA (EXCLUDING JAPAN)
+85.2.3551.3077
clientservices.asia@moodys.com

JAPAN
+81.3.5408.4100
clientservices.japan@moodys.com

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