

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.

At a glance information about on-going processes.

The screenshot displays the 'Real Estate Workflow' dashboard. At the top, there are tabs for 'Active', 'Archived', and 'Add Workflow'. Below this is a breadcrumb trail: 'Gold Real Estate(C) > Workflows > Active > Real Estate Workflow'. The main title is 'Real Estate Workflow' with 'Reset' and 'Delete' buttons. A 'Workflow Summary' section includes a 'Save Summary' button and a progress indicator showing '8.3%' (1 out of 12). Summary statistics are shown in colored boxes: 'Past Due' (0), 'Due Today' (6), and 'Active' (7). A 'Workflow Details' table shows 'Days Running' (0), 'Days Remaining' (29), and 'Skipped' (0). A 'Tasks Completed' section shows '1 out of 12'. A 'Project Manager' field is set to 'Pat Anderson'. An 'Account Manager' field is empty. 'Start Date' is 2/3/2016 and 'Due Date' is 3/3/2016. 'Status' is 'In Progress' and 'Credit Action' is '2016 - New Money - TT's & Bldg Refresh'. Below the summary is a 'Tasks' section with a 'Save Tasks' button and a 'View' filter for 'Completed', 'Upcoming', and 'Skipped'. A table lists tasks with columns for 'Task', 'Title', 'Start Date', 'Due Date', 'Completed', and 'Assigned'. The tasks are: 1. New Application (2/3/2016 to 2/5/2016, Lender Role), 1.1. Complete Applicant Intent Form (2/3/2016 to 2/3/2016, Andy Folmer), 1.2. HMDA Assessment (2/3/2016 to 2/3/2016, Use Parent Assignment), and 1.2.1. Dwelling Secured (2/3/2016 to 2/3/2016, Use Parent Assignment). A 'Branching Logic' section asks 'Is the loan dwelling secured?' with options 'Yes' (Skip Nothing) and 'No' (Skip These Tasks, 1.2.2, 1.2.3, 1.3, 1.4).

Assignment options allow you to route work to the right resources.

Attach files, create custom forms, set reoccurring tasks and send notification emails.

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

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