

## 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'. 'Credit Action' is '2016 - New Money - TT's & Bldg Refresh'. Below the summary is a 'Tasks' section with a 'Save Tasks' button. It includes a 'Print' button, 'Activity Log', and a '+ Task' button. A table lists tasks with columns for 'Task', 'Title', 'Start Date', 'Due Date', 'Completed', and 'Assigned'. The 'Assigned' column has a dropdown menu with icons for file, edit, and email. Below the tasks is a 'Branching Logic' section with the question 'Is the loan dwelling secured?'. It has two options: 'Yes' (Skip Nothing) and 'No' (Skip These Tasks). The 'No' option has sub-tasks 1.2.2, 1.2.3, 1.3, and 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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