Adobe solutions for commercial loan automation

Helping lenders accelerate loan processing, reduce administrative costs, and deliver more responsive client service

"Almost 85% of our business comes from referral and repeat clients, so there is tremendous loyalty if customers are treated well. Using Adobe® LiveCycle® solutions, we can automate processes and better engage our customers with more responsive, personalized services."

Timothy McGoff
Vice president of channel sales
Business Loan Express

In commercial lending, the three most important factors are time, time, and time. When business opportunities arise, companies need to be able to act on them quickly. When a bank's client needs financing, it simply can't afford to wait for the request to make its way through a lengthy and complicated review process.

Unfortunately, most financial institutions are still hampered by inefficient processes for loan origination, fulfillment, and servicing. These inefficiencies lead to inevitable delays and frustrations:

- Clients are forced to supply the same information repeatedly.
- Manually rekeying data into back-end systems causes errors, so employees often have to recontact their clients for clarification.
- Commercial loans require extensive supporting documentation because of their size and complexity, and misplaced information can cause extensive delays.

Adobe solutions for commercial loan automation help financial institutions overcome these challenges by streamlining the steps of loan sourcing, origination, processing, servicing, and reporting. The solutions enable companies to automate routine tasks, such as routing an application directly to the appropriate manager. However, because commercial loan processes can involve multiple decision points before final approval, Adobe solutions also permit the manager to extract documents for unstructured workflows, such as e-mailing a form to another colleague for input. This flexibility allows lenders to better organize their business processes, reduce administrative costs, and close more business.

Deliver a quick and painless client experience

With Adobe solutions for commercial loan automation, lenders can take much of the burden of the application process off of their clients. For example, a loan officer can access a rich Internet application (RIA) that will contain all of the information needed to originate a loan. Data capture is simplified by prepopulating the client's known information into form fields and validating the data with built-in business logic as it's being entered, reducing the risk of errors. The technology also supports working offline, so the loan officer can even fill in the forms at the client site using a laptop, tablet, or mobile device, and then upload the data to internal systems when returning to the office.

The RIA also provides a checklist of all supporting documents required and prompts for missing documents at predetermined times, ensuring the client's application won't inadvertently fall through the cracks. Once they're received, the applications can be assembled with the loan forms to create a single, compact PDF file for easier distribution and review.

Adobe

With Adobe solutions, lenders can:

- Streamline data and document capture and routing
- Reduce costly delays and errors
- Automatically generate and print compliant loan documents
- Manage risk by complying with regulations for process security, transparency, and auditability
- Extend legacy systems to get more value out of existing assets

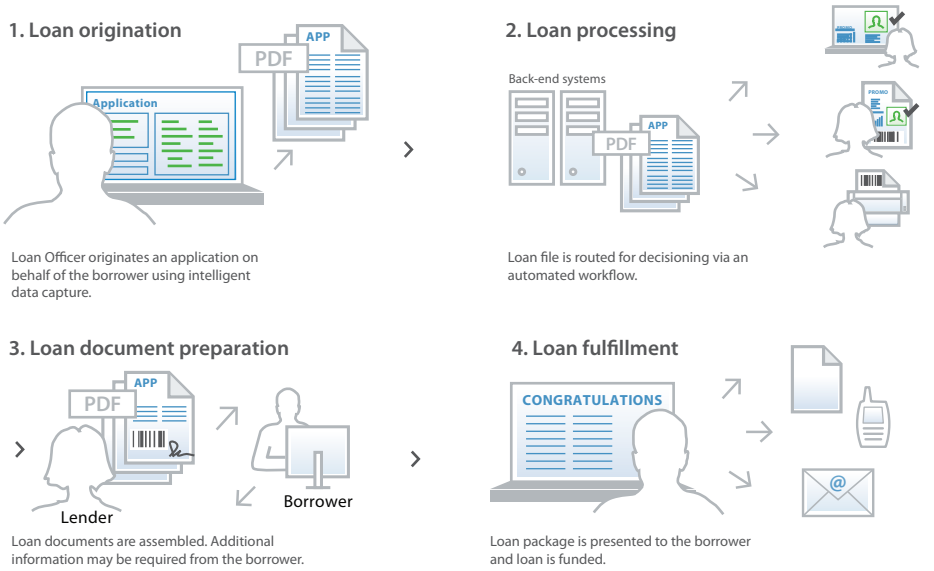
About Adobe LiveCycle ES (Enterprise Suite)

LiveCycle ES software lets banks create applications that automate their business processes, making managing client requests more efficient.

Leverage Adobe Reader® and Flash® Player

With the ubiquity of Adobe Reader and Flash Player, Adobe has the largest software footprint in the world. This footprint, which is the foundation of the Adobe technology platform, uniquely positions the company to help financial services institutions engage customers anywhere, any time, through any medium.

Commercial loan automation: from origination to fulfillment



Improve process efficiencies for faster response times

Adobe provides financial services institutions with a rich, integrated, and intuitive solution for connecting disparate processes, systems, and data sources. Even a requirement for a signature on paper documents will not slow the process. For example, after the loan officer completes an application, they can print it with a 2D barcode that contains all the data entered. After it's signed, the form can be scanned to reintegrate the data with the automated internal processes.

Once the application is approved, the technology will automatically generate a complete package of compliant loan documents, including personalized client terms and conditions that can be mailed, e-mailed, or faxed. It will also digitally archive the documents, saving storage and retrieval costs, as well as complying with regulatory mandates for records retention. If a hard copy is needed, the intelligent PDF form can be printed with the assurance that the paper and digital versions will maintain a consistent look and feel, and security controls will confirm that the data hasn't been altered since it was filed.

Improve service levels and increase client loyalty

Adobe solutions for commercial loan automation help lenders keep clients happy with faster turnaround times and better service options. All the necessary information is right at their desktop, and streamlined internal processes help eliminate redundant, non-value-added tasks. Loan officers can dedicate more of their time to listening to their clients and using the information they obtain to cross-sell and upsell products that meet their needs. By focusing more on clients' needs, banks can strengthen these relationships and build loyalty to achieve competitive advantage.

For more information

To learn more about Adobe solutions for commercial loan automation, visit *www.adobe.com/go/fsi_extendedloan*, e-mail *FSIpractice@adobe.com*, or call 888-649-2990.

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Adobe Systems Incorporated
345 Park Avenue
San Jose, CA 95110-2704
USA
www.adobe.com

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