Sageworks Workflow
Streamline life-of-loan processes

The life of a loan is a complex process, often involving many people at the institution and many steps. If credit workflows are inefficient, it dampens the institution's turnaround time and as a result the borrower's experience with the institution.

CHALLENGES

BORROWER EXPERIENCE

- Slow turnaround times within prospecting, underwriting and approvals can frustrate customers
- Inconsistent processes reduce control over customer experience
- Disaggregated systems can make it hard to effectively communicate about a borrower

OPERATIONAL EFFICIENCY

- Disconnect between parties working on the same credit file
- Difficult to identify bottlenecks
- No system to report on workflows, bank-wide

COMPLIANCE

- Inconsistency between analysts can cause inconsistency between credit files, a problem for exams
- Documents may be missing from credit files
- Difficult to report on credit processes or accountability

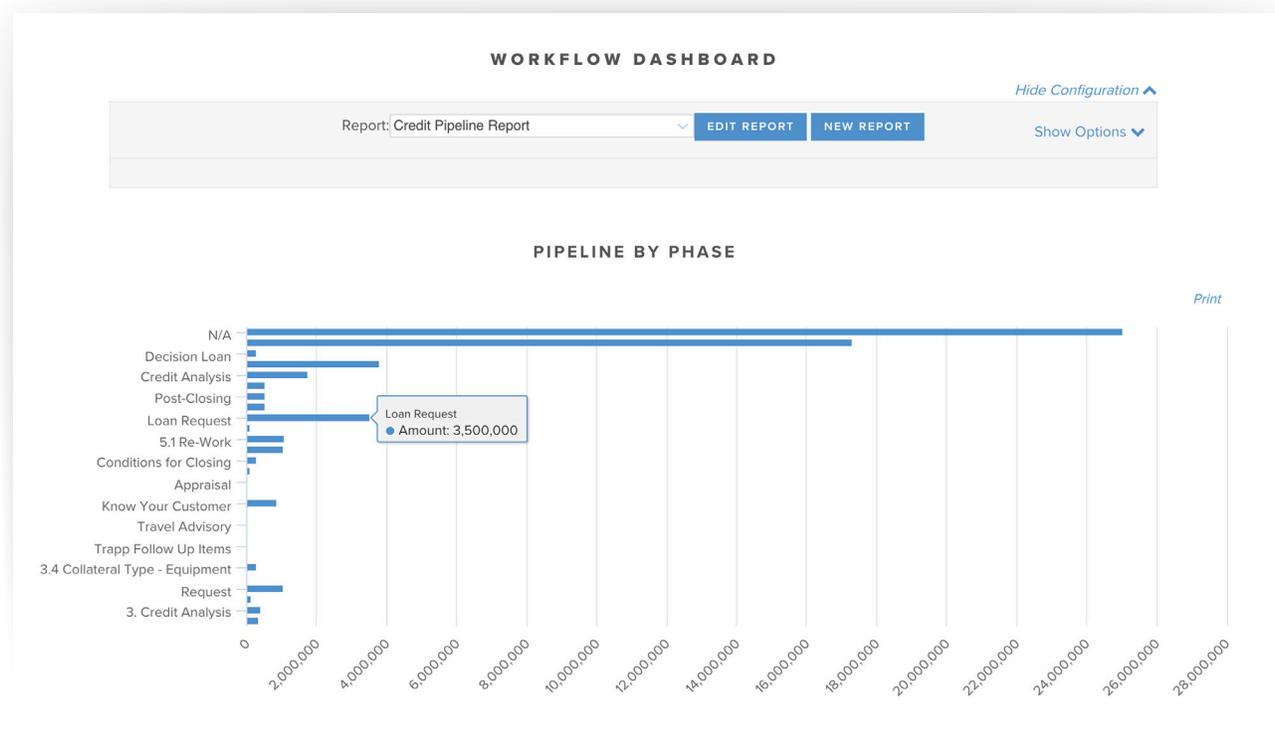## BENEFITS

WHY SAGEWORKS WORKFLOW

- ✓ Lose fewer deals, see where in processing credits are delayed so you can be the first back to the borrower
- ✓ Ensure a consistent, high quality experience, customer to customer
- ✓ Centralize data to make it easier to answer borrower questions about progress

WHY SAGEWORKS WORKFLOW

- ✓ Improve performance and productivity with automated pipeline reporting
- ✓ Use notifications to prompt action from others working on the credit
- ✓ Identify cross sell opportunities more easily, with all borrower information in one place

WHY SAGEWORKS WORKFLOW

- ✓ Build efficient processes for underwriting, booking, reviews or impairment
- ✓ Prevent incomplete credit files, using required steps and documents in a workflow
- ✓ Document each phase of the life of the loan, for transparency in exams

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Hide Configuration ⌃

Report: Credit Pipeline Report

EDIT REPORT   NEW REPORT

Show Options ⌄

PIPELINE BY PHASE

Print

Loan Request
● Amount: 3,500,000

N/A
Decision Loan
Credit Analysis
Post-Closing
Loan Request
5.1 Re-Work
Conditions for Closing
Appraisal
Know Your Customer
Travel Advisory
Trapp Follow Up Items
3.4 Collateral Type - Equipment
Request
3. Credit Analysis

0   2,000,000   4,000,000   6,000,000   8,000,000   10,000,000   12,000,000   14,000,000   16,000,000   18,000,000   20,000,000   22,000,000   24,000,000   26,000,000   28,000,000

KEY BENEFITS

✓ Build efficient processes that can be used consistently for underwriting, booking, reviews or impairment

✓ Manage loans with an end-to-end solution

✓ At a glance, see all the information related to a borrower, including ALLL pools or stress tests

✓ Improve performance and productivity of lenders and analysts with automated pipeline reporting

✓ Start tracking prospective borrowers and prospecting activities in a centralized location to make activities reportable

✓ Link a workflow to a Sageworks page or a third-party site for ease of use

✓ Use Sageworks' templates as a starting point for new workflows

✓ Tailor workflows to your institution's processes

✓ Use notifications to prompt action from others working on the credit file

✓ Effectively communicate about the borrower to all parties involved

✓ Prevent incomplete credit files, using required steps and documents in a workflow

✓ Assign different access levels to control management of workflows

✓ Control notifications to staff through daily or as-soon-as available email alerts

✓ Provide analysts with a dashboard to help manage their workflows

✓ Quickly report on process exceptions and outstanding items

✓ Automate assignment of daily loan administration tasks

✓ Win more prospective loans by shortening turnaround time

✓ Create workflows to guarantee credits are appropriately stress tested as part of underwriting or reviews

✓ Access workflow steps quickly from every page

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