COMMERCIAL BANKING SOLUTIONS

Virtual Loan Assistant™
Simplify the credit process for your commercial bank.

TrellisPoint

Lack of automation creates challenges for commercial lenders.

- Data silos
- Low productivity
- Gaps in client service caused by lender turnover
- Less face time with clients

TrellisPoint

“Business loan applicants were less worried about rates and repayment terms, citing higher dissatisfaction about the credit process they encountered while securing their loan.”

2016 Small Business Credit Survey, The Federal Reserve Bank

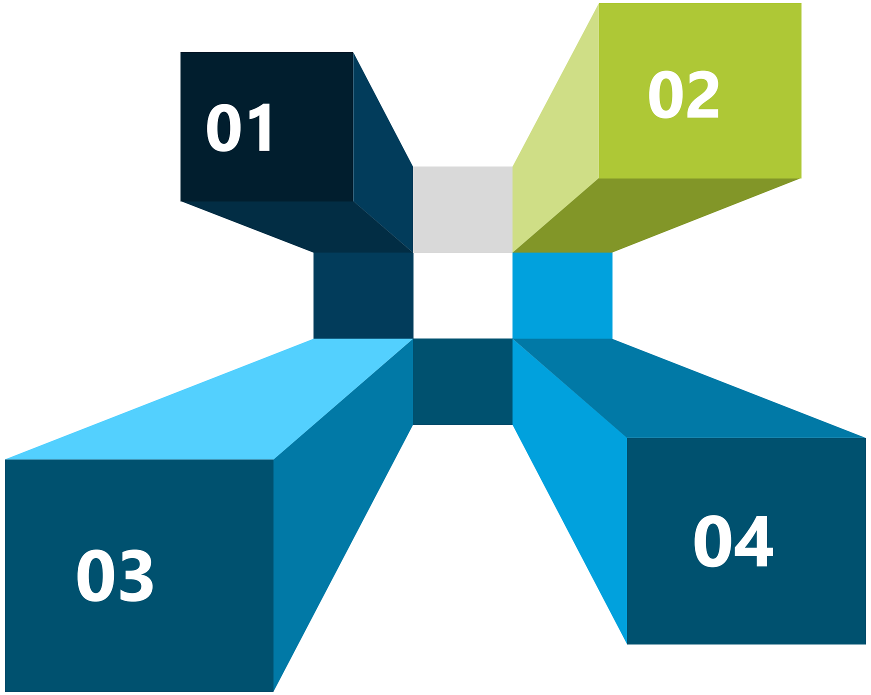
Unbalanced focus on process and paperwork, not people.

Specifically, across **credit operations for commercial financial institutions.** Manual processes take your team away from providing personalized service, which can lead to client losses. But those manual processes also slow your team down and impact job satisfaction.

The first Microsoft Power App designed for commercial lenders

Credit Analytics & Document Collection

Effectively process credit reviews with data dashboards, work queue widgets, and document tracking.



Targeted Notifications

Notifications from VLA are automatically sent to the right team members, customers, and third parties at the right time. All the communication is tracked for credit audits.

Relationship Mapping

Charts customer accounts, sub accounts, and key advisors so your team can effectively manage their portfolio and provide excellent customer service.

Core Compatibility

Your data is stored on Microsoft's secure cloud and is compatible with core systems including Jack Henry, FISERV, and FIS.

Virtual Loan Assistant™ a true solution for commercial lenders.

Spend time doing things that matter the most.

- Boost employee productivity
- Improve client experience
- Grow commercial loan portfolio
- Streamline regulatory exams / audits
- Increase enterprise value with compliance and metrics

TrellisPoint

Use Case 1: Analytics

Credit Process Analytics

Configurable data dashboards are customized by employee role providing quick access to credit status and overall operations.

- Focus on high-value tasks
- Streamline regulatory exams / audits
- Mobile accessibility

Use Case 2: Document Collection

Financial Document Collection

When commercial loan records are created, Virtual Loan Assistant™ automatically creates records for credit reviews, required financial documents, and loan obligors. The follow-up is managed by the system, not your team minimizing data entry, duplicate records, and missed outreach to clients and their advisors.

1

Contacts

Contact Information
Is captured for client and their advisors within the credit record.

2

Notifications

Automatic Emails
Sent based on default preferences assigned in the system.

3

Email Server

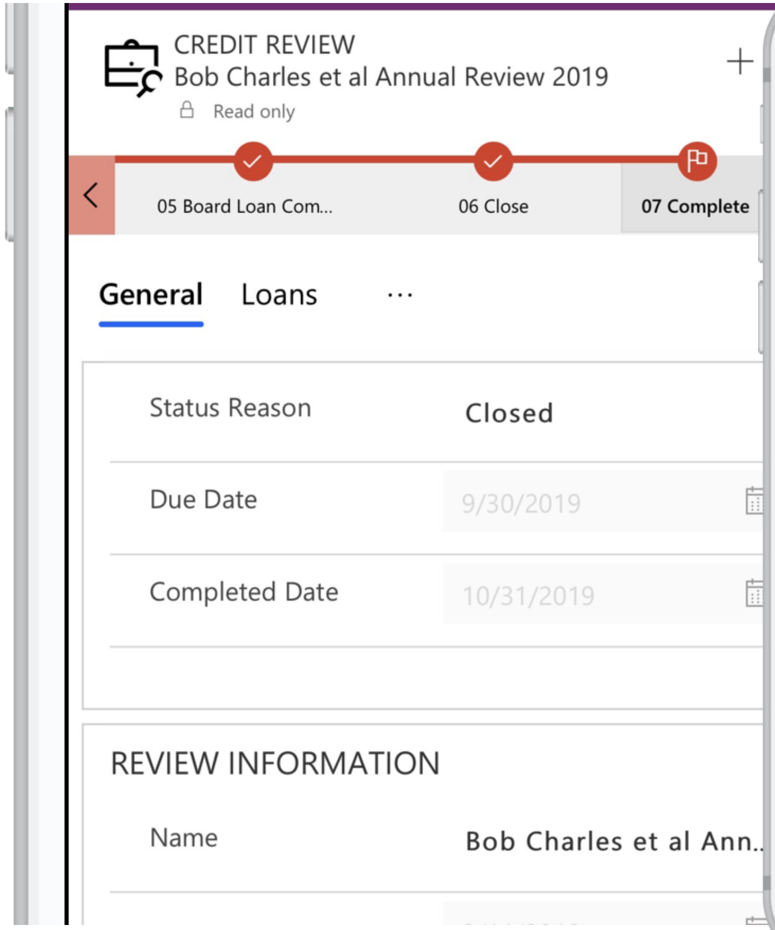
Sent via Outlook
with no additional integration needed. Emails are sent via Outlook.

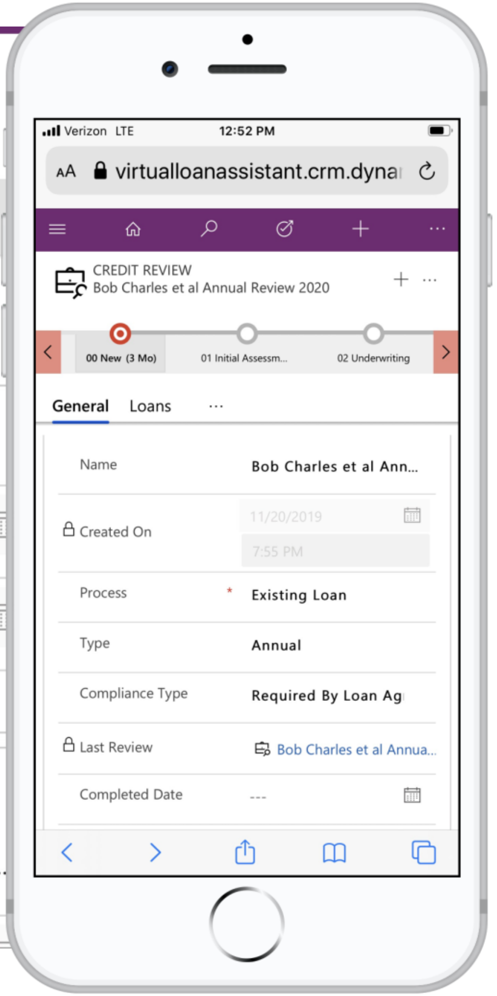
4

Archive

Contact History
is stored within the credit record for real-time and historical access.

Use Case 2: Document Collection





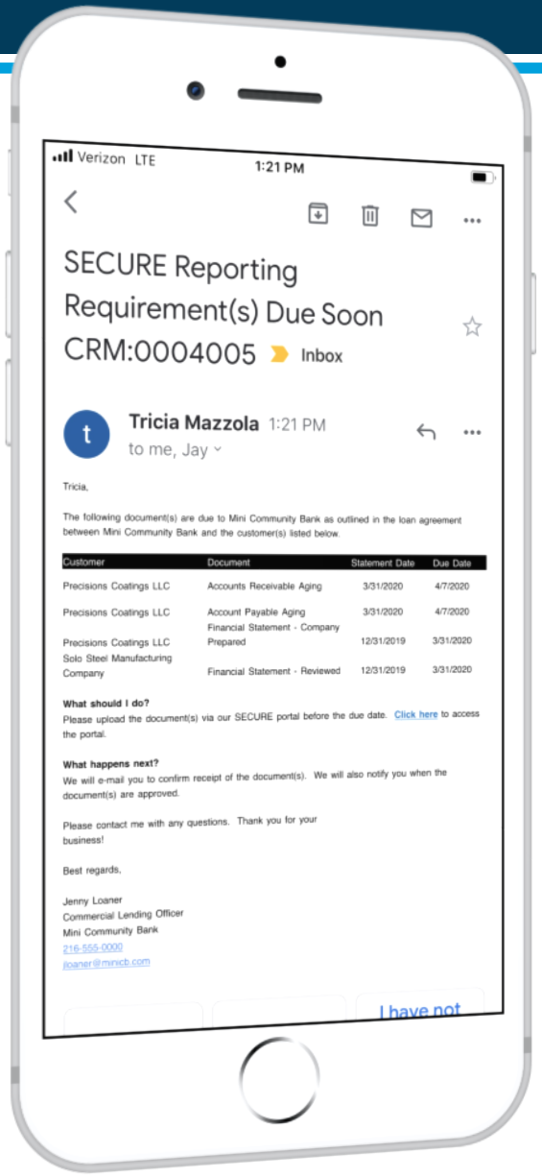
Records for the credit review and required financial documents are automatically created.

Financial Document Collection

Auto-creation of financial requirements

- Timeline display
- Quick view of requirements by stage
- Access to loan information with a single click

Use Case 3: Email Notifications



Emails to Clients & Advisors

Auto-creation of financial requirements

- Email templates are customized for your bank
- Sent directly to CPAs so clients don't have to act as the middleman.
- Document requests are aggregated into one email when multiple financial documents are due to avoid duplication.

SYSTEM TEMPLATES

Client/CPA

- Due soon
- Overdue
- Received
- Approved

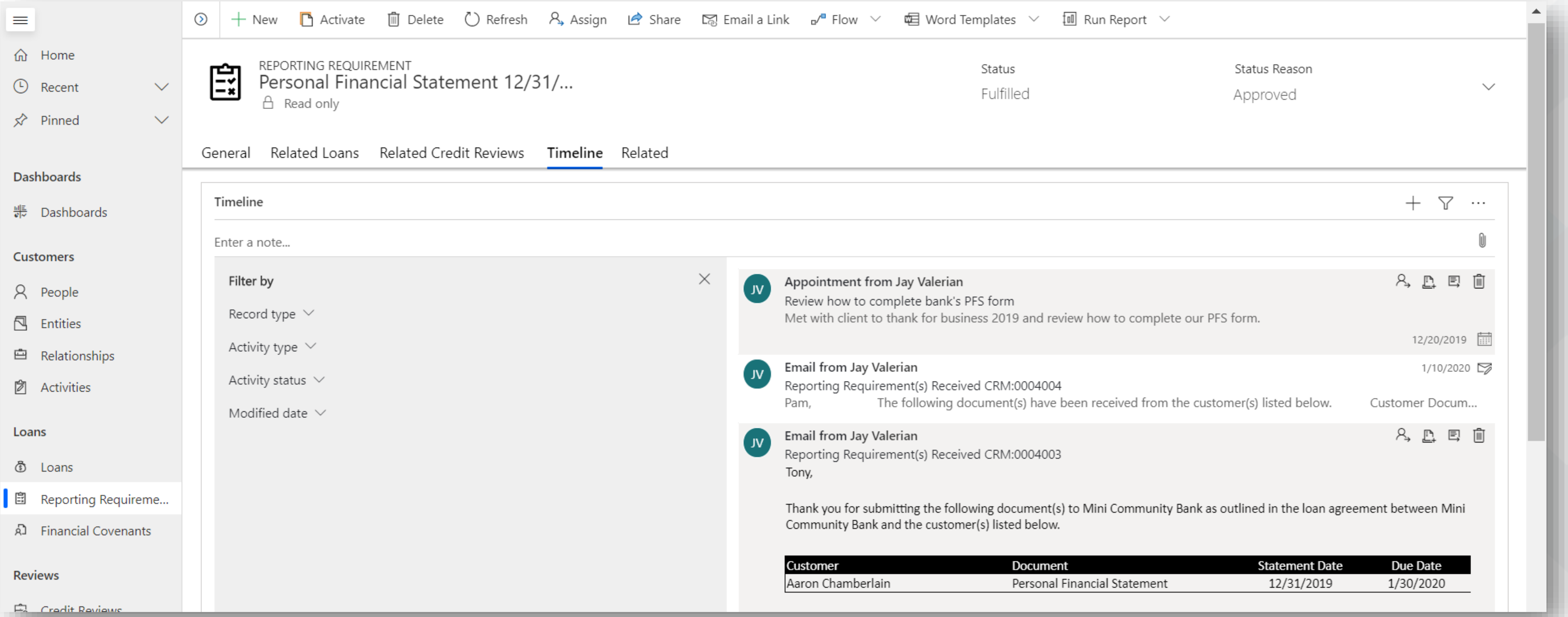
Internal Staff

- Overdue Reminder
- Received

TrellisPoint

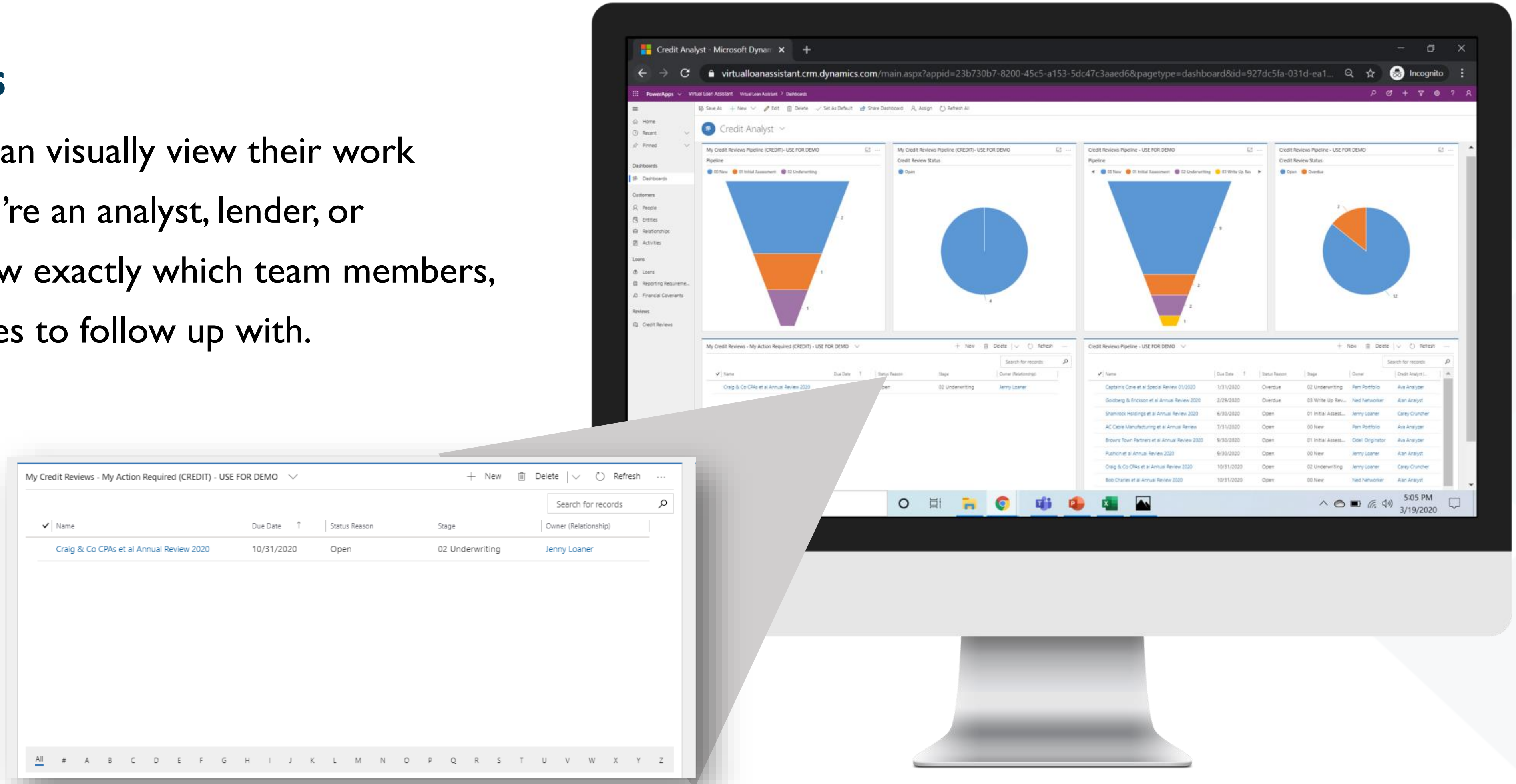
Use Case 3: Email Notifications

Email Workflow Archive of outreach attempts for the contact.

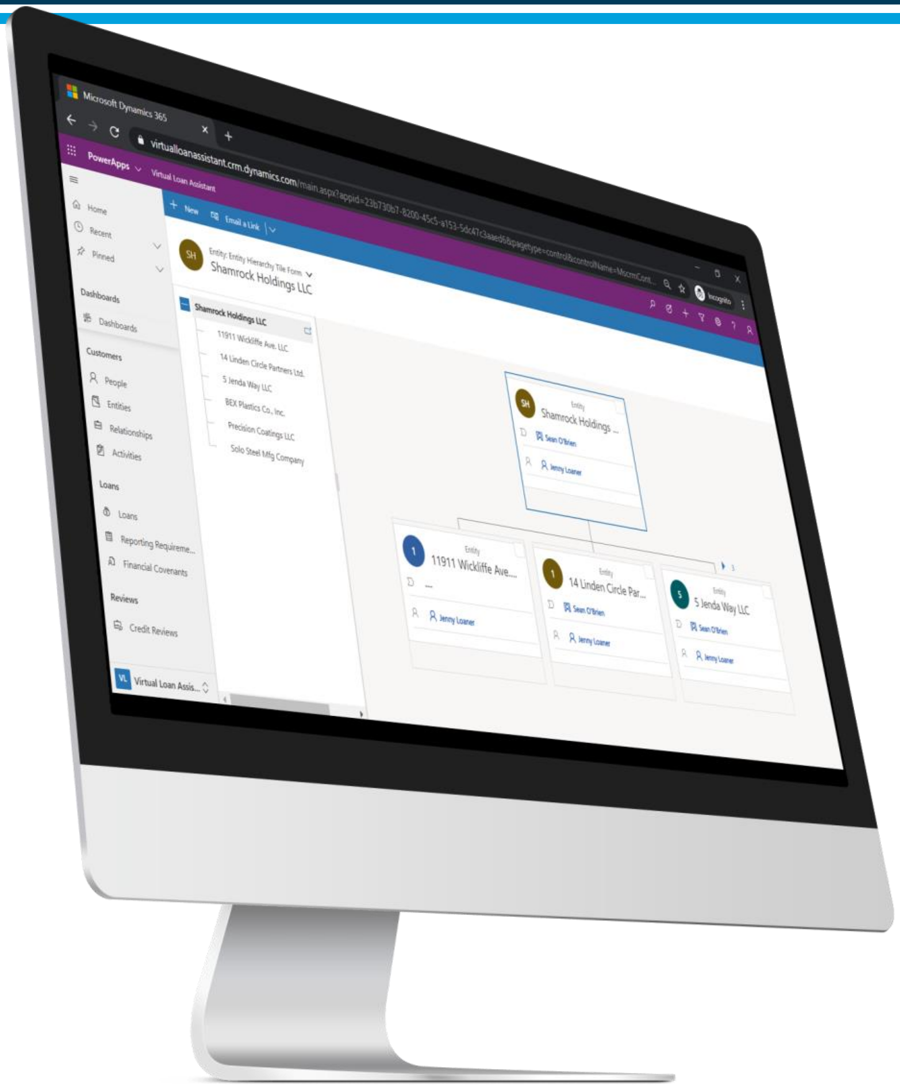


Work Queues

Each team member can visually view their work queues. Whether you're an analyst, lender, or manager – you'll know exactly which team members, clients, or third parties to follow up with.



Use Case 5: Relationship Mapping



Client/Employee Relationship Mapping

Captures relationships visually

Relationship data is stored, aggregated and shared from a single source so team members can quickly identify stakeholders connected to the credit review process improving communication and client service.

Contact us for a FREE personalized commercial credit audit and see how Virtual Loan Assistant™ can benefit your financial institution.

JAY VALERIAN

jvalerian@trellispoint.com

(216) 536-8828

Jay is a solutions consultant at TrellisPoint, where he focuses on automating business processes for financial institutions using Microsoft Dynamics 365 software. His passion for the banking industry spans 15 years of experience as a community banker, primarily in commercial C&I. Jay has experienced the challenges of the credit process first-hand and has implemented several technology initiatives to streamline operations using CRM systems.

FOR MORE INFORMATION www.trellispoint.com/virtual-loan-assistant.com

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