

## Exceptional Results

- Reduce cost and time in credit review and boarding processes
- Improve portfolio quality/increase new business opportunities
- Enhance audit to maintain compliance
- Rapid lending responses to clients
- Mobility for employees and clients to complete tasks on-the-go
- Flexible system to respond to market demands, regulatory requirements and business changes
- Reduce duplicate data entry
- Provide information based on role
- Review credit proposals promptly

# Pyramid eXpeditor for Commercial Lending

## BANKING & FINANCIAL SERVICES

As client demands intensify and innovations become more unique, banks need a unified lending approach that not only puts the client in the center of the process but gives them a competitive advantage within the marketplace.

Legacy systems with little automation and a multitude of manual processes make collecting data and validating documents an inconsistent and slow process. Many traditional commercial lending systems force redundant data entry causing high operational costs from reworks, wait times and delays. Siloed departmental systems and limited visibility prevent lenders from leveraging client information throughout the lending process. This prohibits the potential to add more products to a client's portfolio and frustrates clients because they have to provide the same information several times.

PX for Commercial Lending addresses these challenges head on by incorporating workflow tools, rules-based logic, comprehensive processing tools and cognitive automation to reduce overall lending costs and cycle times. It enhances the lender-client experience and provides an agile platform that quickly adapts to market changes.

### Put Clients at the Center of Your Processes

Retaining happy clients and gaining market share are the main goals of lenders today. Having complete visibility of client information is key to achieving those goals.

### See Your Client from all Angles

PX for Commercial Lending is a tool to help you get there. It **brings together a client's documents, information and past and current products and services into a complete 360° view** in a single interface. Whether you capture information from an in-

person meeting or from a virtual application, PX for Commercial Lending streamlines the capture process. It seamlessly integrates into the bank's LOS', CRMs and outside applications so relationship managers, analysts, credit review teams, spreaders, processors and approvers can easily understand their next action or task.

When clients are at the center of your processes, relationship managers can see their history with the organization and the clients can see the status of their loan requests. Client-driven processing with increased visibility reduces duplicate data in your system and data entry errors, ultimately easing the burden on clients and improving timeliness and quality of loan booking.

### See Your Operations from all Angles Visibility for Relationship Managers

It's important that your relationship managers feel in control of their work so they can lower your exposure. Our commercial lending solution provides RMs with insight into their efficiency levels. **Dashboard reports** make it easy for RMs to quickly identify tasks and prioritize work without jumping between several different applications.

### Visibility for Managers

Managers can **configure the same reports page to see what is important to them:** aging tasks, allocated resources and the pipeline to name a few. This makes it a breeze to reallocate resources when demand changes or an employee is sick.

### Shine Light on Your Content

Lenders acquire vast amounts of information throughout a client's life cycle, from capturing loan applications, financial reports, inventory analyses and rental logs, to performing covenant reviews and resolving client complaints.

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## What Our Clients Say About Our Solutions

*"...improved sales by 17 percent."*

*"Reduced onboarding time by more than 30 percent."*

*"...optimized and efficient processes supported by innovative technology."*

*"...delivered the technology system in July, totaling just 22 weeks."*

*"Increase user productivity with enhanced search capabilities..."*

But what happens when that information is completely disparate based on the process it was involved in? It gets lost in a black-hole-of-a-storage-system.

PX for Commercial Lending sheds light on content so users can easily find information not just in other departments, but on the content itself.

### Bookmark Important Information on Content

PX for Commercial Lending automatically places [bookmarks](#) on important client information. For example, when a client applies for a loan with their financial reports, **PX for Commercial Lending bookmarks the total assets, net sales and net income amounts on a 10-K document and automatically displays the bookmarks in a treeview menu.** When an analyst opens the 10-K document, they click on the hyperlinked bookmarks to instantly jump to those numbers instead of wasting time sifting through the entire document to find them. If the client is a returning one, the solution will pull all three-years-worth of 10-K documents into one interface so you can easily review them instead of asking your client for them again or digging through your repositories. You can apply similar business rules to content in the other processes.

### Use Business Rules to Trigger Notifications and Follow-Up Tasks

Similar to how we use business rules to mark important information, business rules or workflows can trigger notifications and follow-up tasks. For example, PX for Commercial Lending will **automatically generate proposal and deal summary documents when an RM's client submits a package for approval.** This is the beauty of PX for Commercial lending — you can configure it to fit your business.

### Search Across All Repositories

A comprehensive cross repository search capability quickly searches files and folders. PX for Commercial Lending understands that your search terms have context around them, so it even pulls up bookmarks,

annotations and tags relevant to your search. For instance, you can **search for all documents that have a "Needs review" tag on them.** Users can save and share search criteria to use it again in the future or simply perform ad-hoc searches whenever needed.

### View Documents at Lightning Speeds

One Mississippi. Two Mississippi. Three Mississippi. Three seconds doesn't seem like a long time to wait for a document to open. What about when you have to open dozens of documents each containing three-years-worth of a client's sales information? Three seconds adds up.

PX for Commercial Lending [displays small and extremely large documents and images as fast as they load](#) so you can review, annotate and search content faster.

### Manipulate Documents to Increase Productivity

Another feature that enhances content is [PX for Commercial Lending document Split and Merge](#). With this feature, a processor can **split a multi-month inventory report into individual months or merge the rental roll of one month into a report of rental rolls for the entire year.** If pages were accidentally scanned into the system upside down, you can flip and rotate them too.

Creating a loan package does not have to be a daunting, sluggish task. Split and Merge makes it easy to combine documents from different folders and repositories into one document for sending. Don't waste time (and trees!) camping out next to the printer, scanner and copy machines — take your document management to the next level by creating, fixing and assembling documents in a single user interface.

### Never Miss a Step

Pyramid eXpeditor Worksheets provide users with a **single reference point for all the steps and documentation needed to complete any task within a process.** PX Worksheets group prescribed checks, tasks, actions and internal comments while simultaneously triggering workflows.

## About Pyramid Solutions, Inc.

Pyramid Solutions develops products and innovative solutions for organizations in a wide range of industries – from financial institutions to insurance providers to automotive suppliers and industrial automation companies. Our experts specialize in three core practices – Enterprise Content Management, Intelligent Manufacturing and Network Connectivity. For the past 27 years we have developed visionary solutions that yield exceptional results.

This is a helpful tool for performing credit analysis and covenant reviews, training new employees and creating an audit trail of process decisions and actions.

### Reuse Documents from the Obligor Level

Nothing is worse than asking clients to submit the same document multiple times. PX for Commercial Lending **indexes documents from the obligor level to the loan level to make it easy to find, see and reuse them.** This also opens more opportunities to cross sell because you have visibility into all of the client's products and services.

### Make it Easy for Clients to Work With You

Not only do traditional paper signatures waste paper, but they can take several weeks to obtain if signatories are spread geographically. Additionally, the print-to-scan process degrades the physical quality of a document and gives room for people to alter it. **Electronic signature reduces the process by days and is far more secure.** Signatories can sign the same document anytime, anywhere so there is no more waiting.

### Streamline Credit Proposal Approvals

Approving credit proposals drives the company to top-line revenue. So what happens when the credit proposal approval process is a bottleneck? Your path to top-line revenue slows.

For many organizations, this bottleneck forms because the credit committee receives proposals that are not correct, or the documents go to the wrong people. There's missing information or incorrect information, so the proposal is sent back for revision which costs time and money.

To eliminate this bottleneck, PX for Commercial Lending **automatically generates approval docs.** Configurable workflow rules send the credit package to the appropriate people based on exposure and package size.

This virtual process reduces costs because it prevents reworks and the need to print the docs multiple times. It also reduces the process duration because the entire committee does not have to be physically present to review the documents.

Managers also benefit because they can prioritize approvals and leave the "first-in-first-out" tactics behind.

### Ensure Compliance

We designed PX for Commercial Lending with compliance and fraud in mind. You can rest easy knowing that our solution records who completes every task and makes each decision, so **lenders have an audit trail and can easily produce details for reporting or compliance purposes.** Whether you digitize, ingest, access or manage content, PX for Commercial Lending helps you ensure compliance and protect against fraud.

Your success as a commercial lender ultimately comes down to how quickly you can execute processes. The sooner clients can use your products and services, the sooner you start making money. There are a lot of manual processes and tasks sprinkled throughout the commercial lending process that you can enhance to reduce cycle times and grow your top line revenue.

Learn more about [Pyramid eXpeditor for Commercial Lending](#) today so your organization can reduce onboarding costs, improve portfolio quality and improve compliance.

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