

# ARGO

## Commercial Lending Solution

### Features

- Ongoing Life of Loan Management
- Coordination of Loan Reviews, Renewals, Modifications, and Extensions
- Tracking of Covenants and Collateral
- Actionable Management Insight & Reporting
- Process-Driven Workflow
- Systematic Enforcement of Regulatory Requirements
- Comprehensive Data Integrations
- Centralized Access to Data
- Paperless Processing and e-Signature



### Complete end-to-end commercial lending system that takes institutions from origination through account management

In today's marketplace, key challenges for commercial bankers include manual workflows, disconnected systems, and paper-intensive processes. Bankers also contend with inefficient data compilation, resulting in a lack of management insight and inaccurate reporting.

To address these needs, ARGO Commercial Lending equips the institution with an end-to-end loan origination and account management solution that:

- Automates manual processes
- Optimizes workflow assignments
- Aggregates data from multiple systems
- Centralizes access to data from a single location
- Generates actionable management insight and reporting

ARGO Commercial Lending provides visibility into the entire business relationship, enabling bankers to identify better ways to serve clients, mitigate risk, and cross-sell products.

### Loan Production & Onboarding

ARGO Commercial Lending delivers process improvements by streamlining the application, underwriting, and onboarding of new and existing credits.

Using ARGO's solution, financial institutions:

- Reduce errors and rework
- Devote more time to client-focused, revenue-generating activities
- Improve the client experience

### Life of Loan Management

Commercial Lending provides the institution with account management tools to:

- Track the status for every stage of the loan
- Coordinate loan reviews, renewals, modifications, and extensions
- Monitor and manage collateral and covenants
- Measure and monitor risk and exposure across lending portfolios and collateral
- Support an enterprise risk framework

### Management Insight and Reporting

ARGO Commercial Lending equips institutions with actionable management insight and reporting into the inner workings of a loan portfolio. This functionality allows for scalability into a broader, aggregated view of multiple portfolios across a branch, a region, or an area.

Based on this information, the solution generates reports to help managers:

- Monitor loan compliance and performance
- Compare similarities and differences between financial centers
- Track employee performance across the organization
- Measure adherence to policies

# ARGO Commercial Lending

## Process-Driven Workflow

With Workflow Management, institutions control and optimize assignments and routing during processing, underwriting, closing, and post-closing.

Workflow Management also gives bankers the ability to pursue new business and meet the unique requirements inherent in each deal.

ARGO Commercial Lending's process-driven workflow allows financial institutions to:

- Determine the amount of flexibility to give personnel while working through loan life cycles
- Satisfy regulators' increasing requirements for institutions to have greater control over processes

## Governance, Risk & Compliance

Governance, Risk, and Compliance systematically enforces credit policies and supports renewals and reviews. This functionality helps institutions standardize processes and manage operational risks. Applying decisioning analytics, ARGO Commercial Lending automatically triggers policy and compliance exceptions based on business rules and policies.

Institutions also establish a consistent process aligned with lending regulations. With this automation, institutions eliminate manual identification of complex policy violations, reducing potential audit and compliance issues.

## Data Integrations, Centralized Access

To more effectively manage loans, ARGO Commercial Lending provides integrations to the institution's systems such as loan servicing, financial spreading, customer relationship management, and imaging. These integrations augment the institution's data with ARGO system data through a two-way communication.

ARGO Commercial Lending also centralizes access to data and electronic credit files in a single location, eliminating manual calculations and compilation of data.

By integrating and centralizing data, institutions:

- Minimize keying errors
- Aggregate data stored in multiple locations
- Access all electronic credit and collateral files associated with a client
- Reduce expenses and the amount of time spent preparing for credit examinations

## Paperless Processing

Paperless Processing replaces ink signatures with an electronic signing ceremony, producing a legally binding document. With Paperless Processing, clients choose where to e-Sign—in a branch, at home, or on the go—resulting in a superior client experience. Paperless Processing allows the institution to integrate a paperless workflow directly into loan origination processes.

Paperless Processing provides right-sized delivery costs, reducing or eliminating expenses for printing, supplies, and storage. Paperless Processing also helps institutions minimize rekeying and decrease the resending of documents due to errors.

## Policy-Driven Capabilities

Commercial Lending enables institutions to adapt to evolving regulations and market conditions. Utilizing ARGO's scalable technology, institutions respond to shifts in client growth and loan complexities. The solution also provides:

- Efficient time-to-market functionality
- Configuration points for making system changes without custom coding

## User Experience

ARGO Commercial Lending provides a simple design, organizing content and actions to help users quickly find what they need. This design allows users to efficiently and accurately perform business activities, decreasing the number of steps to accomplish tasks.

As users navigate within the solution, they find key topics on the left and more detailed information on the right, reducing confusion and providing faster access to granular information and exit points. These features enhance user acceptance, satisfaction, and engagement, while minimizing new user frustration and lengthy onboarding processes.

With this intuitive design, users spend less time performing manual administrative tasks requiring high overhead and rekeying of data throughout the process. It also enables users to devote more time to client engagement.



# ARGO

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Applying over 35 years of experience, ARGO designs and implements software for financial services and healthcare organizations. **Financial services solutions** include anomaly detection for fraud and BSA/AML, sales, service, and relationship management, retail and commercial lending, and teller payments processing. **Healthcare solutions** address patient record matching; duplicate records; post-discharge patient care management; and patient financing/provider cash flow.

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