# Appian

Appian For Financial Services:
The Paycheck Protection Program Lending Application

QUICKLY RESPOND TO SMALL BUSINESS LOAN APPLICATIONS

The Coronavirus Aid, Relief, and Economic Security (CARES) Act Paycheck Protection Program (PPP) provides loans to small businesses to maintain payroll and employ workers during the pandemic. Small businesses need rapid approval and access to the PPP funds. Lenders must quickly respond while managing risk.

GO LIVE IN DAYS WITH APPIAN

Banks are contending with a massive influx of small business loan applications, all of which require rapid lending decisions. Response must be fast, with efficient processes — especially challenging in the present environment where workers are remote. The Appian Paycheck Protection Program Lending Application supports the full loan lifecycle, can go live in a matter of days, and can be quickly extended with advanced automation features including document extraction, powered by Google Cloud Document AI.
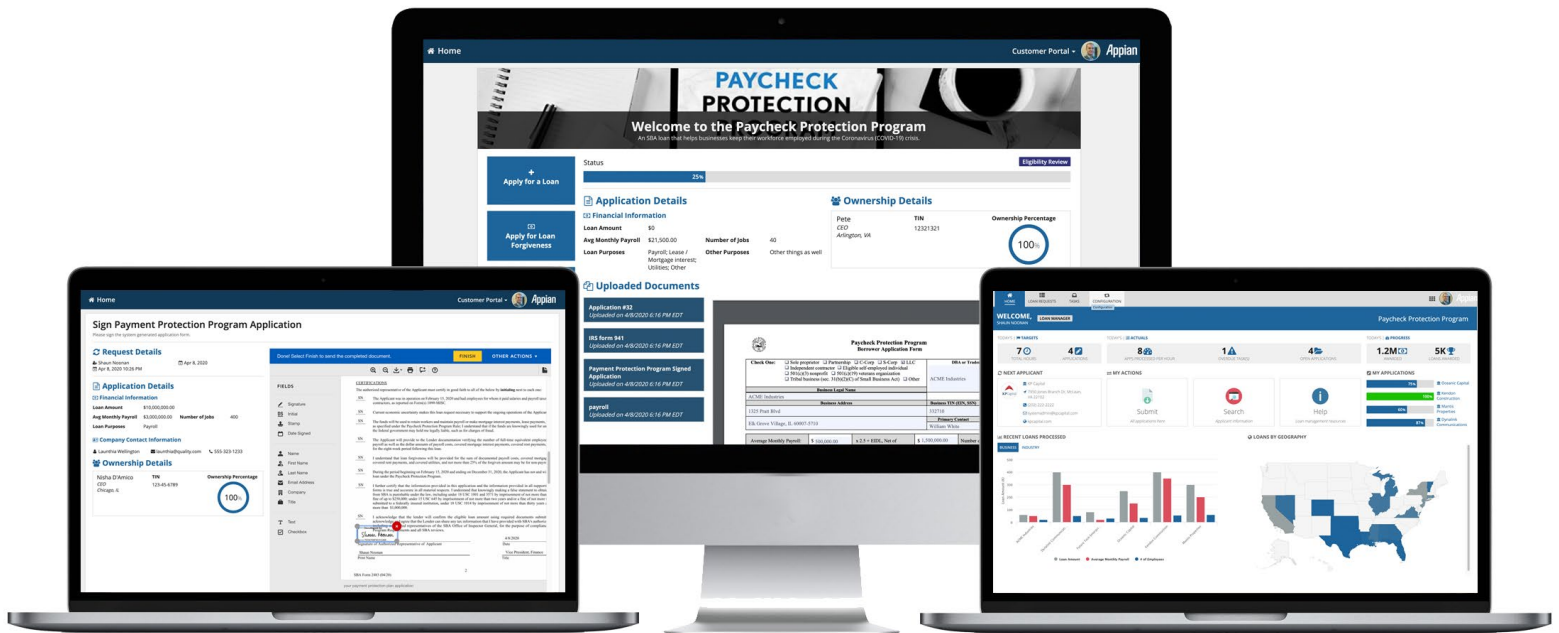
Process applications faster. Lend more. Reduce compliance overhead.

Trusted by Leading Lenders

Addiko Bank   ◆BARCLAYS   Bendigo and Adelaide Bank

CITY NATIONAL BANK The way up.®   🌐 Commerce Bank™ Member FDIC   ◆ Santander

SUPPORT THE FULL PPP LOAN LIFECYCLE

Built on the Appian low-code automation platform, the Paycheck Protection Program Application enables you to rapidly create a digital entry point to the application process, and easily instantiate and change business rules to comply with the specific rules of the PPP program. Appian enables you to leverage the systems and data already in place, so you can easily augment each application to manage data quality, manage fraud by detecting multiple applications from the same borrower or from a nonexistent business, and integrate with existing bank systems of record. Additionally, you have the option of deployment on-premise or in Appian's managed cloud, depending on your needs.

THE APPIAN APPLICATION SUPPORTS:

- **Loan application submission online,** through a call center, or through intake of the SBA standard form via email or paper.

- **PPP application fee reimbursement** with automated data collection and packaging for SBA submission.

- **SBA compliance** to maintain federal guarantee status. Includes support for the unique delinquency, plan modification, and forgiveness processes associated with the new Act.

- **Loan qualification,** including initial eligibility survey, document collection, qualification, and digital signature collection. Loan applications are automatically generated and passed to the SBA's E-Tran portal for SBA approval.

- **Complete reporting and auditing** for easy business visibility into loan processing, as well as ongoing compliance requirements.

Helping banks sustain small businesses through the COVID-19 crisis.
Learn more at: appian.com/ppp

Appian

Appian provides a low-code automation platform that accelerates the creation of high-impact business applications. Many of the world's largest organizations use Appian applications to improve customer experience, achieve operational excellence, and simplify global risk management and compliance.

For more information, visit www.appian.com/finserv