



FINANCIAL SERVICES

Commercial Banking

TRANSFORM THE CLIENT EXPERIENCE THROUGH SIMPLIFIED PROCESSES

Leading commercial banks trust Appian for products and services with the flexibility to support today's evolving, global digital economy.

APPIAN HELPS COMMERCIAL BANKS STREAMLINE OPERATIONS

Today's commercial banks need to react quickly to meet regulatory challenges, exceed customer expectations and keep up with the pace of the business. Aging infrastructure and disparate data sources can make that difficult. Deploying applications through fast and simple low-code development platform enables commercial banks to rapidly unify data and applications from across the organization, and present them through a single intuitive interface, resulting in significant improvements in employee and client experience.

Commercial banks are reinventing their back-office processes through digitization for better decision making, performance tracking, and customer insights

PROMOTE HIGHER REVENUE GENERATION

Constantly changing customer needs and intense margin pressures demand customer service strategies that increase productivity and efficiency, with improved oversight and accountability for decision making and staff effectiveness. Commercial banks can do more with less by implementing technology that allows employees to do their work in an effective and controlled way, streamlining the middle office while unlocking greater revenue potential. This allows banks to cost-effectively focus on the number one priority — solving customer business problems and deepening relationships through bespoke targeted offers.

APPROACH COMPLIANCE HOLISTICALLY

Automation can reduce redundancy in data, create greater transparency, execution control, and accountability to improve compliance capabilities and create business opportunity, efficiently. Commercial banks are adopting robotic process automation (RPA) technology and integrating it with artificial intelligence (AI), workflow, and case management capabilities that improve compliance cost-efficiency and further customer relationships through greater execution control and accountability, at lower costs.

“Commercial banks can improve productivity and customer service by more than 50 percent if they both automate processes and use IT solutions to manage residual manual operations” – MCKINSEY

THE APPIAN DIFFERENCE FOR COMMERCIAL BANKING

- **Deepen client relationships.** Empower your relationship managers to better serve your clients through greater visibility, across all channels.
- **Engage your customers with client-focused on-boarding.** Increase the lifetime value of your clients through a simplified on-boarding process.
- **Continuously improve compliance and risk management.** Gain control through increased visibility and empower your people to take action in the moment.
- **Speed time to revenue.** Unlock the potential of your employees with technology that allows them to do their work in an effective and controlled way.



Explore the Appian suite of applications for Commercial Banking

New Business & Deal Lifecycle

- Campaign Management
- Financial Product Management
- Deal Initiation & Review
- Legal Entity Management

Lending & Payments

- Loan Origination
- Loan Management
- Bank Payments & Card Operations Management
- Stimulus Lending Programs (PPP, CBILS, CLBILS, BBLS, et al)
- Fast Credit Lending Programs (DACH-Region)
- SWIFT gpi Cross-Border Payments Case Resolution

Customer Lifecycle Management

- Institutional Onboarding Solution
- Customer Onboarding Coordination
- Customer Servicing
- Contact Center Automation
- Disputes and Complaints Management

Operations

- Corporate Actions
- Fund 360° Lifecycle Hub & Transactions
- Investment Operations Help Desk
- Omni-Channel Case Mgmt.
- Robotic Workforce Manager (RWM)

Corporate Functions

- HR Management
- Internal Audit
- Workforce Safety

Governance, Risk, and Compliance

- CIP / KYC / EDD
- Credit Risk Review
- Data Privacy, including GDPR, CCPA, etc.
- AML
- IFRS Stress Test Mgmt.
- Service Provider Sourcing & Oversight
- Horizon Scanning

APPIAN COMMERCIAL BANKING CUSTOMERS CAN:

-  Simplify Onboarding
-  Manage Compliance Globally
-  Drive Revenue Growth with Expanded Product and Services Offerings

REPRESENTATIVE APPIAN COMMERCIAL BANKING CUSTOMERS:



Learn more about Appian's capabilities for commercial banking:
appian.com/finserv



Appian provides a low-code automation platform that accelerates the creation of high-impact business applications. Many of the world's largest financial institutions 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