



Can you improve your
borrower experience?

Our solution makes it easy

Crowe CX for Commercial Lending

Commercial lending, simplified.

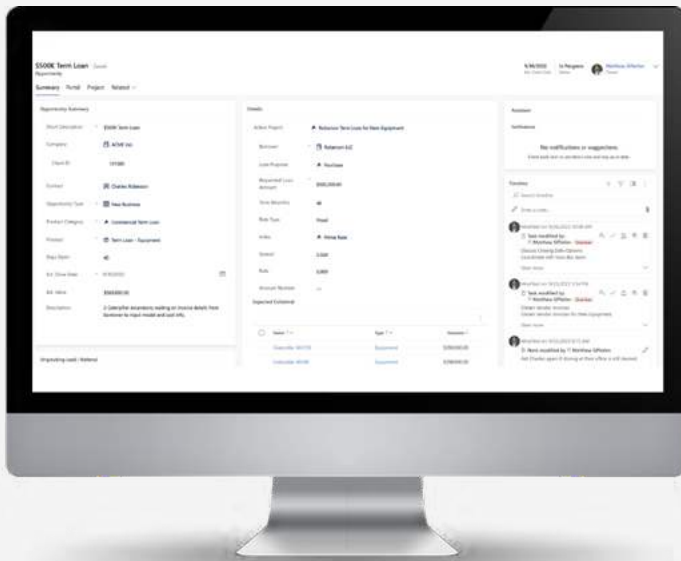
Keeping your customer at the heart of what you do takes work. Too much work.

There's a lot of inefficiency and frustration in commercial lending. Over-engineered systems get in the way of customer experience. Lending doesn't have to be so complex. Built on the Microsoft Dynamics 365™ platform, Crowe CX for Commercial Lending can revolutionize how you interact with your team and your customer.



FOR LENDERS

Fewer walls, faster wins.



Power up your team

You can't collaborate when you're pointing fingers. With Crowe CX for Commercial Lending, everyone can see when something is needed and who's responsible.

Be nudged in the right direction

Status indicators, automated notifications, and workflow templates automatically nudge loans in the right direction without micromanagement.

Happy lenders, happy life

Get your lenders back to what they love doing – making your community a better place. Crowe CX for Commercial Lending can help strengthen relationships with your borrowers and your team.

Everything in one easy view.

Like a pizza tracker for loans

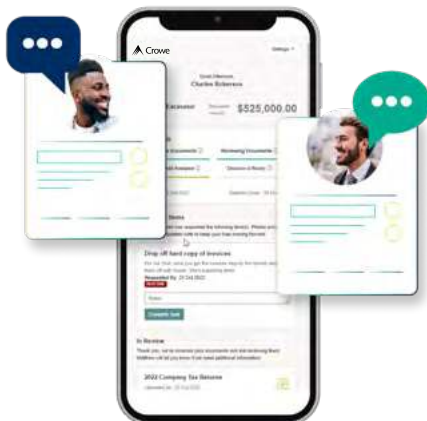
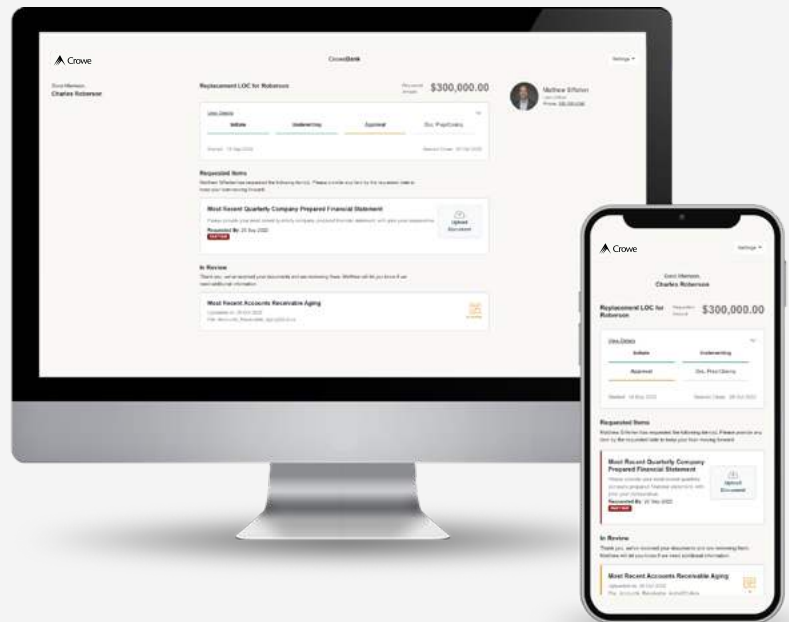
Your borrowers want to know exactly where their loan is in the process. It can be frustrating for them to rely on emails and phone calls. The portal can clearly set expectations and visualize loan progress.

A single, secure place for documents

Email seems like an easy way to collect documentation. It's not. With Crowe CX for Commercial Lending, borrowers can upload documents into one place that everyone on the team can access.

All the details, right in your pocket

The portal is just plain friendly – both on mobile and desktop. The simple and organized user interface allows borrowers to feel confident in the process.



AS LOW AS
\$250/mo.*

Talk with our team to schedule a demo or [visit crowe.com](http://crowe.com) and let's get started.



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* Qualified candidates only. A Microsoft subscription is required to purchase Crowe CX for Commercial Lending. \$250 pricing includes one (1) Crowe CX for Commercial Lending license, one (1) Microsoft Dynamics 365 Sales Embed Online license with minimum of 10GB of shared storage, and one (1) SharePoint Online (Plan 2) license with 1TB of storage. It does not include installation, implementation, training, end-user support, or other services required. Purchase of at least 10 user licenses is required. All final terms are subject to executed engagement contract. A Microsoft End User License Agreement may be required between the customer and Microsoft and is not included. In accordance with applicable professional standards, this offer may not be available to attest clients. Restrictions may apply.



Human-centered commercial lending software: A win-win



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A transformed commercial lending experience can foster great lender-borrower relationships.

Losing track of loan origination progress is easy when it's hidden inside emails and spreadsheets. Lenders and borrowers alike experience the frustration of not knowing what comes next or retracing steps.

However, the right commercial lending platform can provide vital enhancements to the borrower experience instead of making it more complicated.

Make origination more collaborative and efficient.

From lenders to underwriters, commercial loan origination is a team effort. But every email asking for updates and every task left unseen can add to frustrations and slow progress.

What if, instead, commercial lenders could shift from focusing on the end result to improving the experiences for everyone involved?

By connecting each step in the commercial loan process, lenders aren't changing the way people work – they're changing how people work together. When lending teams collaborate more effectively, their successes can translate to positive customer experiences, too.

Give your commercial lending teams the right tools.

Lenders and borrowers want the commercial lending process to be simpler. So why do so many tools make it more complicated?

A relationship-first digital tool for commercial lending can keep teams moving in the right direction by facilitating shared documentation and collaboration and providing status updates, workflow steps, and timelines for everyone to see. With the addition of automated notifications, lending team members can know when it's their turn to act.

Get started quickly with flexible templates.

Predefined workflow templates can take the standard parts of the process and lending policy and streamline them for lenders and borrowers. Such templates can help lending team members of any skill level know what they need to do to move a loan through the process.

If 80% of a loan process can be standardized, the remaining 20% can thrive with a human touch. Lenders can adjust templates depending on the uniqueness of the loan request or if some of the required borrower information is already on file.

And with the right commercial lending software platform, this fine-tuning doesn't need an IT specialist or a vendor to add new templates or modify existing ones. The lending team itself is empowered to create a better workflow.



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Keep lending teams informed.

Team members shouldn't have to dig through spreadsheets and emails to find out if they have a job to do. With clear status updates, action item assignments, and notifications throughout loan origination, identifying the next step is simple.

Team members can act faster when important information is at their fingertips, including:

- Defined role assignments and expected dates of completion
- Borrower information such as recently submitted tax returns and personal financial statements
- Specific records of ongoing communication across lending team members

Share the benefits with your borrowers.

Once lenders have the tools to collaborate, communicate, and get the up-to-date information they need, they can share the transparency improvements with customers through a customer portal.

Meanwhile, lenders can set expectations, communicate borrower-specific action items, and deliver an up-to-date status of the loan request as it becomes available.

Let customers choose how they participate in the process.

Lenders can tell customers what's required but still let them decide how to complete the tasks. Many borrowers want to interact with their lender differently, but this doesn't mean lenders need a new process for each customer.



Instead, by providing a secure online portal, lenders can allow interactions that funnel into the same place. Customers who use the online portal can have the same seamless experience with submitting financial statements as customers who bring paper copies to their loan officers.

Anticipate customer needs and have solutions at the ready.

With a detailed and centralized view of each borrower at their fingertips, lending teams can meet customers' existing needs and anticipate what they might need next.

For example, some borrowers might only need their line of credit renewed annually, while others have more frequent requests that can require quick turnarounds. Lenders can get a clear view of such patterns and engage with borrowers more effectively.



5 ways technology can help the commercial lending process



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Does your current technology contribute to great experiences for your borrowers – and your lending teams?

Businesses today have more options than ever to secure a commercial loan, so lenders can't afford to ignore the borrower experience in their commercial lending process.

Part of crafting an ideal borrower experience involves using technology strategically. Following are five specific ways technology can enhance and transform the commercial lending process.

1

Implement a borrower portal to improve communication and reduce turnaround times

Multiweek timeframes to close a typical loan simply won't cut it amid current competition. To appreciate the mindset and expectations of commercial lending borrowers today, organizations need to think in terms of days, not weeks.

To meet these rising expectations, organizations should enhance their commercial lending tools. A borrower portal that organizes necessary information can speed up every step in the commercial lending process.

By using a borrower portal, lenders can provide clear and consistent requirements for information, and borrowers can upload information quickly and securely. With tailored notifications, borrowers can receive alerts about any additional requests for information and stay updated throughout the entire loan process.

2

Strengthen borrower relationships through smoother, more consistent communication and interactions

A centralized communication management platform gives the organization a clear view of all team members' work assignments. When technology can deliver a seamless experience for borrowers at every touch point, the organization can build borrower loyalty that transcends any one individual or relationship.

And if the technology platform can also provide streamlined, centralized communication with borrowers, team members can be even more empowered to do their best work and build great relationships – and to hit the beach once in a while without worrying about their inboxes.

3

Provide a helpful, transparent loan tracker within the borrower portal

Think about the experience customers have when they order pizza for delivery. Not only can they start the process and submit an order online, but they can also use an app to confirm the restaurant accepted their order, get an estimate of the delivery time, and get an alert when it's sent out for delivery.

Can commercial lending borrower experiences stack up against this kind of visibility?

The answer is yes. With a loan tracker and notifications built into the borrower portal, organizations can provide detailed transparency into the commercial lending process. Borrowers can see exactly where their loan is in the process with just a few clicks.

4

Gather insights so lending teams can proactively identify and address customer needs

Lending teams should be able to set up their commercial lending platform to remind them to connect with borrowers at key times, such as when the annual review time frame of the borrower draws near. Then, when the lending team receives an alert, they can reach out to initiate a check-in conversation and gather information from the borrower about any relevant developments.

With these kind of interactions, lending teams are not just maintaining relationships with borrowers. They're identifying opportunities for potential engagement and approaching borrowers with proactive solutions.



5

Streamline communication to transform lending teams' experiences

The experience and loyalty of an organization's commercial lending team is just as important to the health of the business as borrower experience and loyalty. Lending teams need a reliable, seamless technology platform that organizes and centralizes the critical information, documents, and communication they need to make lending decisions.

A technology platform can also help teams perform remote or hybrid work with no loss of productivity or access. When such a platform is easy to implement and build on the Microsoft Dynamics 365™ platform, it can integrate seamlessly with the Microsoft tools and apps lending teams likely already use – and the ones they might need in the future.

Get in touch today, and let's schedule a demo to simplify your loan process.

We're here to learn about your needs, answer questions, and provide a live product demo that will walk you through Crowe CX for Commercial Lending. Let us show you exactly how this solution can transform your commercial lending process.

Let's get started



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