

Level	Category	Dimension	Suggested Question	No Fit (C)	Workable (B)	Good Fit (A)	Complete Fit (A+)
Account	01 - Org type	Commercial Loans Portfolio / Volume	DFIs: available in call reports. NDFIS: what was your lending volume last year? what's the goal for this year? - or - what's your current portfolio size? How does your team source new business? Is any of it broker/referral based?		~\$500M+ in commercial loans - OR - ~\$100M+ annual originations (GGL-only)	~\$1B+ in commercial loans - OR - ~\$400M+ annual originations	~\$1B+ in commercial loans - OR - ~\$400M+ annual originations
Account	01 - Org type	Model (relationship-based vs transactional vs mixed)			Any	Any	Transactional
Account	02 - Tech Culture	Digital Strategy Sophistication	Tell me about the bank's customer-facing digital strategy? What steps are being taken? Has the org hired someone to lead this?	Doesn't have digital strategy, has made little to no historical investments (account opening, portals etc)	Has very influential, appropriately resourced technical team, including an owner by title (CDO/CTO)	Has a budding digital strategy w/owner, but dev resources are limited	Has a budding digital strategy w/owner, but dev resources are limited
Account	02 - Tech Culture	LOS Adoption Curve	How do you guys track your loan pipeline? What tool is being used? Is this the same for the whole org? Since when?	Nothing yet	Recently purchased	>1 year	> 3 years
Account	02 - Tech Culture	LOS App/Doc Portals		In process of onboarding, or acquired but not used	Currently using, no strong opinion	Haven't acquired a solution yet	Tried in past, dissatisfied
Opportunity	03 - Use Case	Target team(s)	Tell me about your lending process... how does it move step to step or team to team? Which part is this team in charge of?		Field sales/AM only	Centralized ops team only Field sales/AM focus with credit center - or - Field sales/AM focus with ops involved	Centralized ops team focus, with field sales/AM involved
Opportunity	03 - Use Case	Loan Types	Look online for types and products Also: tell me more about the amounts of loans you typically extend/service?	Unsecured lending, secured under \$250k	Diversified, mostly secured commercial over \$250k	Diversified commercial over \$2M	Diversified commercial over \$5M - or - Any GGL - or - Complex CRE or secured C&I over \$2M
Opportunity	04 - Tech Stack	LOS	Same as line 5	Nothing - OR - SPARK, Biz2x, LendUX, Numerated, other small LOSs	Sageworks, Baker Hill, any commercial workflow manager /LOS from big core providers	Salesforce, other LOSs based on Salesforce platform (e.g. Hawthorne River)	nCino
Opportunity	04 - Tech Stack	CMS	Where does the team store documents for final recordkeeping purposes?	Nothing	Same as LOS	Uses a back-end CMS for regulatory record-keeping different than LOS	Uses a back-end CMS for regulatory record-keeping different than LOS
Opportunity	05 - Metric	Business Drivers	What would it mean to you if this problem got solved? Why are you looking to solve this problem now and not later? What prompted your team to begin seeking a solution?	We are seeking to automate/improve digital onboarding across all our products, and are focused on treasury/deposits	We are seeking to digitize and improve onboarding experience for loans, and want a solution that will cover customer-initiated applications	We are looking to grow our loan portfolio by x% We are seeking to increase efficiencies in the credit process by y% We are seeking to digitize and improve CX in the onboarding process for complex loans	We have a backlog of n days in docs processed x% of renewals are late x% of loans were missing documentation x% of loan files are out of compliance x% of packages sent to credit are not complete/accurate
Opportunity	07 - Decision Process	Critical Decision Makers	Tell me about the last time similar software was purchased... who was signer and who were the decision makers? Who's in charge of loan growth? Who would be in charge of owning this system once in? Who's in charge of improving changing lending process?	5+	3+, including digital strategist	Heads of Ops & Sales only	Heads of Ops & Sales only
Opportunity	08 - Identified Pain	Urgency	Same as line 10	EB is unaware of pain, business drivers not currently a priority - specially if - There is an ongoing LOS/Core conversion labeled as a priority	Pain is well known to economic buyer, relevant business drivers are currently an org priority	Pain is well known to economic buyer, relevant business drivers are currently an org priority	Pain is well known by economic buyer, there are ongoing org-wide efforts to find solution
Opportunity	08 - Identified Pain	Problem Statements		"We're spending time chasing after paper" "Process is clunky and we want to make a better experience"	"We have a backlog of documents to upload/index into system" "Credit is receiving far too many incomplete packages" "Loan packages got rejected by SBA/USDA" "People are not properly using standard naming conventions" "Renewals are going past renewal date" "My team is complaining about documentation process"	"We have a backlog of documents to upload/index into system" "Credit is receiving far too many incomplete packages" "Loan packages got rejected by SBA/USDA" "People are not properly using standard naming conventions" "Renewals are going past renewal date" "My team is complaining about documentation process"	"We have a backlog of documents to upload/index into system" "Credit is receiving far too many incomplete packages" "Loan packages got rejected by SBA/USDA" "People are not properly using standard naming conventions" "Renewals are going past renewal date" "My team is complaining about documentation process"
Opportunity	09 - Champion	Champion Title			SVP/Director of Sales/Organizations - OR - Chief Innovation/Admin/Transformation officer	EVP/SVP Operations, Process	SVP/EVP Commercial Loan Operations
Opportunity	09 - Champion	Influence of Champion		Rocky relationship with Ops, Tech strategy or Sales	Respected C-Suite outside of LOB - OR - Leader favored by most key people	Right hand person to line of business leader, good relationships with tech and Sales	Right hand person to line of business leader, good relationships with tech and Sales
Opportunity	10 - Competition	Incumbent Solution			Email, home-grown portal	Data sharing site provided by LOS provider	Data sharing site/tools not provided by LOS provider