SECURITY BASED LENDING BUSINESS

▶ Wealth Management

INFORMATION FACTORY

Current Situation

- ▶ Lots of manual processes
- ▶ Many involved parties
- ▶ Inefficient information gathering
- ▶ Long processing times - frequent loops

Automation of complex lending business

- ▶ Facilitating assistants in every step
- ▶ Multiple entry points
- ▶ Interfacing with CRM, DMS, core banking....
- ▶ Automated (rule based) decisions

Benefit for Business

- ▶ Reduce processing time & operating cost
- ▶ Speed up time to market
- ▶ Improve customer experience
- ▶ Increase transparency

Self Service	Originate Loan	Underwrite Deal	Check Credit Risk	Generate Documents	Check Completeness	Close Loan	Loan Servicing

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Higher level of automation and interfacing with existing systems result in up to:

90% of credit requests decided without manual interaction and back loops

80% cost reduction per credit case

10 times larger credit book

Supporting strategic goals

- ▶ Manage your credit risks
- ▶ Reduce resources
- ▶ Close credit contracts in reasonable time
- ▶ Gain transparency
- ▶ Adapt to new needs easily
- ▶ Let solution grow with your business strategy

Agile Implementation Strategy

Deliver initial project in 9-12 month length - bring immediate business benefit. Keep complexity manageable.

Stay agile with continuous enhancements such as more products, higher integration, enlarging process length or enhancing level of automation.

Originate Loan

Front-end for credit experts

- ▪ Capture cases of all complexity
- ▪ Full flexibility for customized deals

Case assistant for client advisors

- ▪ Assistant supported case entry
- ▪ Routing to experts

Direct access for clients

- ▪ Integrated into eBanking
- ▪ Direct case fulfillment and tracking

Underwrite Deal

Case origination rules for the front

- ▪ Configuration offering
- ▪ Pricing schemas for all configurations

Escalation rules for special deals

- ▪ Competence based escalation
- ▪ 4-eyes principle & audit trail

Pricing Rules

- ▪ Process for individual pricing
- ▪ Competence based approvals

Check Credit Risk

Credit analysis

- ▪ All case information in one place
- ▪ Customizable case scoring

Credit decision

- ▪ 4-eyes check and escalation process
- ▪ Revert to front for credit request amendment

Automated decision rules

- ▪ Conditions for automated decisions
- ▪ Sort out cases for individual check

Generate Documents

Document preparation & presentment

- ▪ Automation of complex contracts
- ▪ Reduced contractual risks

Online presentment & eSignature

- ▪ Optional integration of eSignature
- ▪ Designated signatories handling

Check Completeness

Document returns

- ▪ Assisted verification of documents signed by client
- ▪ Make use of existing DMS

Close loan

Complete loan booking

- ▪ Assisted check of booking conditions (audit proof)
- ▪ Internal and regulatory documentation

Loan Servicing

Annual review status tracking

- ▪ Annual review alerting
- ▪ Dynamic action check lists

Credit monitoring

- ▪ Action alerting
- ▪ Customized monitoring rules

Monitor Cases & Process

Audit trail & business reporting

- ▪ SLA-monitoring & escalation
- ▪ Performance monitoring of process, people and products