

JPulse

Given today's market scenario for Financial and Mortgage companies, entities face constant risk; the challenge is to determine how much risk to accept as they carry on their operations with goals to grow.

Across all lending organizations, lenders struggle to manage information from multiple operational systems and capture a clear picture of the business.

Lenders confront four major information management problems:

- ❖ **No Common View of Data:** In most lending operations, key performance information is assembled by analysts who manually assemble reports from multiple data sources. Therefore, it is impossible to spot trends and solve problems that cut across multiple business silos.
- ❖ **No Clear View of Business Performance:** Executives lack key performance information needed to manage division performance, track risks, shifts, and make strategic resource allocation decisions. Many complain that they lack the strategic view of business performance required to spot new profit opportunities and proactively manage the business.
- ❖ **Inability to Support Detailed Analysis:** Lenders lack the ability to reverse adverse trends by line of business, distribution channel or division. Jericho allows managers to drill-down to the source of the problem while minimizing risk.
- ❖ **Lack of Timeliness:** Monthly data analysis often leaves management in the dark while impairing their ability to compete in the market. Most lenders utilize monthly paper reports that are inefficient and untimely. The information is outdated once it reaches the decision makers.

To provide an effective and efficient way of monitoring business performance and trend analysis, CCS GlobalTech announces a strategic partnership with Jericho Technology as the development and support partners for JPulse. This would be an Enterprise Risk Management application enabling companies to effectively deal with the uncertainty of today and associate risk with opportunity. JPulse would also address above mentioned problems by offering a complete suite of applications and the infrastructure for the proactive management of complex enterprises.

JPulse would provide thousands of pre-defined metrics, trends and alerts, delivered within a real time web application. Each metric would be available to be viewed across multiple geographic dimensions, time periods, and products for proactive management operations and customer profitability, therefore limiting customer's risk and maximizing their reward.

By compiling the information from multiple systems, JPulse would be able to transform disparate operational data into clear, timely, and standardized business intelligence. For most lenders, software would solve an important data aggregation and organizational problem by providing executives and managers with a new level of strategic control.

JPulse will offer companies the following key benefits:

- **Ensure financial transparency**
- **Improve profitability**
- **Center risk appetite and strategies**
- **Improve the accuracy of plans and budgets**
- **Align day-to-day operations with long-term goals**
- **Predict and respond to market changes**
- **Recognize profit drivers**
- **Ease the strain of compliance requirements**

JPulse would automatically monitors and extract a wide variety of information from customer existing business systems with a web-based application, thus in the process creating a central Data Warehouse for the customer.

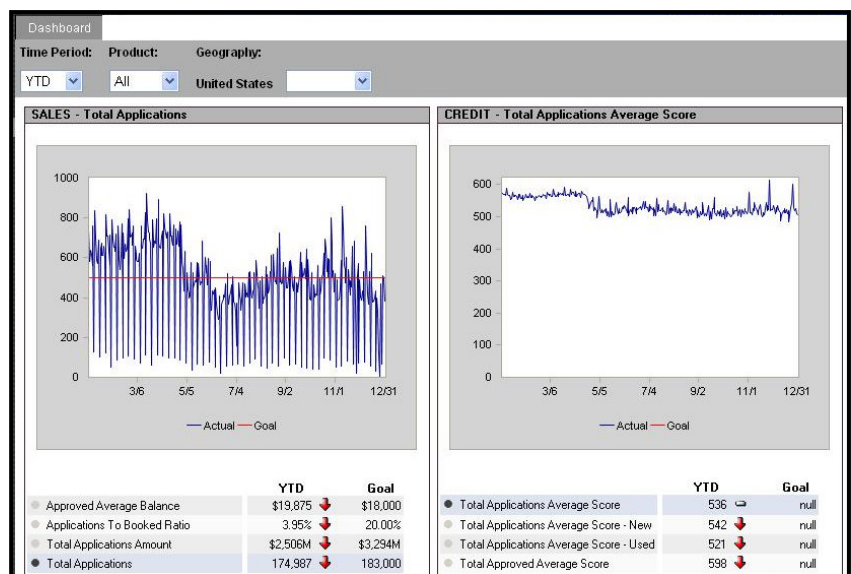
The application would provide customer a powerful capability to understand business trends as they develop. The real-time performance management solution will provide accurate data across the enterprise so lenders can improve operating ratios, decrease risk and ensure regulatory compliance.

The key functional segments for the application would be:

Dashboard:

Quick access to critical information required for daily decision making, dramatically reducing time in collecting, organizing, collating, and digesting data. Delivers alerts and statistics while automatically pinpointing short-term business trends

- **Sales Module:** Monitor application volume, approvals, conversion ratio, and bookings by combinations of decisions and vehicle types. Track vehicle types and decision



strategies, Allow sales reps to monitor performance and rankings.

- **Credit Module:** Track credit scores by applications, segmented monitoring of FICO, custom score, debt ratio, and credit grade. Understand collateral age, LTV, and average term by region and time period. Check credit performance against the primary scorecard.

- Operations Module: Actively manage profitability by market with real-time tracking of expenses, income, ROA, ROE and RAROC. Quickly understand business fundamentals such as decision times, total revenue, and headcount. Track business trends including spreads, participation, and yields by region and time period.
- Portfolio Module: Track key performance metrics including asset trends and average balances Monitor delinquencies, repossessions, charge-offs, and recoveries while understanding their impact on profitability. Clear communication & distribution of up-to-date performance information Successful companies empower the employees with common goals and consistent feedback. Instead of pockets of conflicting objectives, the organization will move as a whole.

Trends:

Users would be notified of significant short-term changes by the trend icon. Managers would be able to drill-down for trend details and the day-by-day view of recent results 360-degree Relationship Analysis. Evaluating dealers from a sales, operations, credit, and portfolio perspective ensures that account executives are reinforcing company goals with rewards for good performance and corrective action where

Trends					
Time Period:	Product:	Geography:			
YTD	All	United States			
TREND ANALYSIS (United States)					
Metric	Trend	YTD	Goal	30-Day Average	Same Period Last YTD
Total Applications	↓	174,987	183,000	67,180	430,140
Total Applications Amount	↓	\$2,506M	\$3,294M	\$1,077M	\$6,812M
Applications Average Balance	↔	\$18,962	\$18,000	\$17,929	\$19,645
Booked Average Balance	↓	\$19,896	\$18,000	\$17,928	\$21,280
Approved Average Balance	↓	\$19,875	\$18,000	\$17,601	\$21,452
Approved To Applications Ratio	↓	16.80%	20.00%	17.32%	22.68%
Counter Offer To Applications Ratio	↑	3.32%	20.00%	13.08%	2.93%
Declined To Applications Ratio	↓	84.33%	80.00%	82.67%	79.92%
Approved To Booked Ratio	↓	23.53%	100.00%	72.30%	28.77%
Applications To Booked Ratio	↓	3.95%	20.00%	12.52%	6.52%
Total Booked	↓	6,918	36,600	3,288	9,078
Total Booked Amount	↓	\$137,563,825	\$658,800,000	\$58,947,909	\$193,119,200

needed. Managers would easily determine where to focus sales efforts whether they are cross-selling other product lines or coaching marginal dealers to better profitability.

Dealer Profitability Optimization:

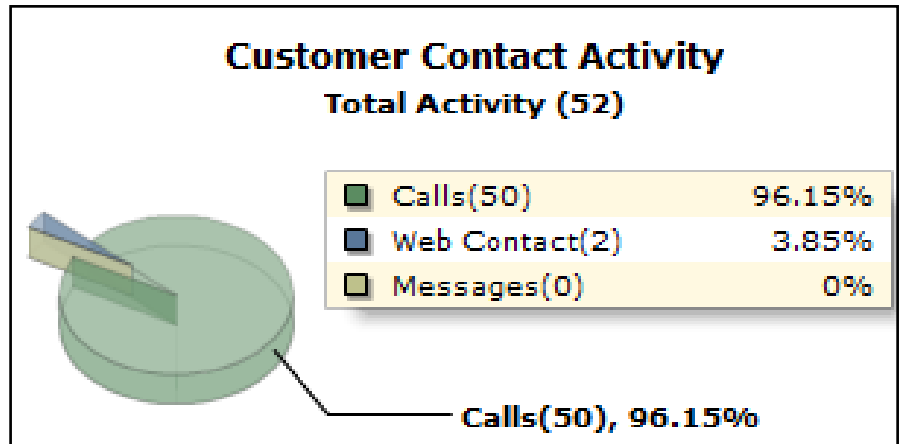
Loan portfolios would be made up of many customer, collateral, and risk segments in which each dealer contributes differently. By managing the booked business across segments, the profitable areas can then be marketed while adjusting the less profitable. Sales will be focused consistently on the active management of the profitability of the dealer base.

Dealer Ranking/Tiering:

Using the analysis feature of the Dealer Management system would enable tiering of the dealer base using factors such a geographic location, profitability, income, delinquency. These factors would then be sorted on positive or negative performance.

Dealer Performance Communications (Portal):

An extension of the 360-degree view would allow the dealer to view his performance on the Dealer Portal. This would be a secured Portal and access would be available to subscribed locations only. The dealer would be enabled to manage performance around the complete lender relationship, including any banking and wholesale relationships.



Alerts:

This module would automatically notify the user whenever there are diversions from the company goals. This would also allow users to track hundreds of variables and respond to exceptions. Pre-designed expert alerts would allow rapid response to changing business conditions.

