

Financial Cloud Use Cases



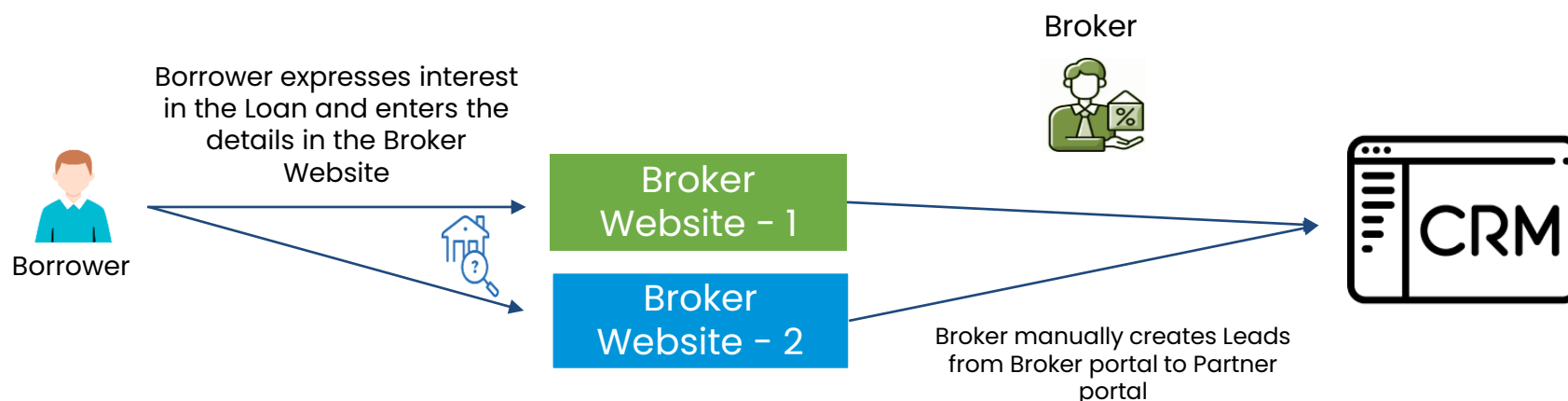
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Content

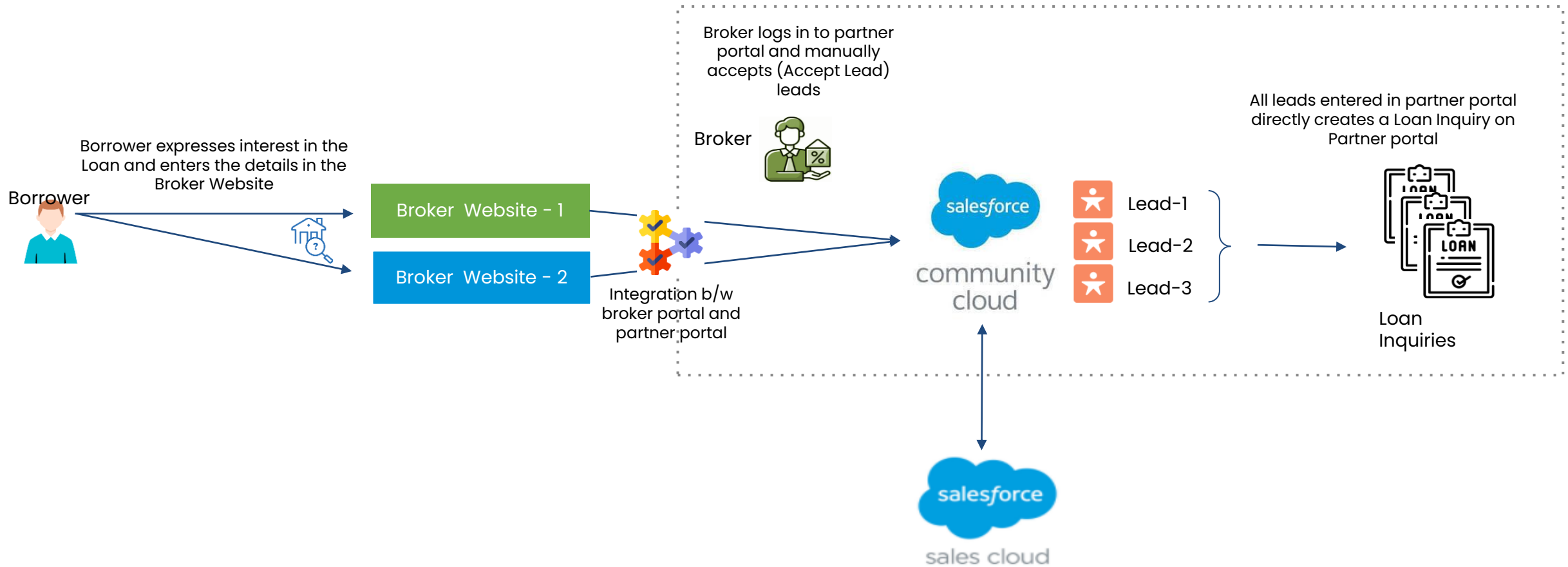
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Web to Lead Ingestion → Broker's Portal to Partner Portal – Key Challenge



- Time consuming
- Duplicate effort
- Chances of entering incorrect information
- No alert mechanism upon receiving new Leads
- Chances of entering duplicate information

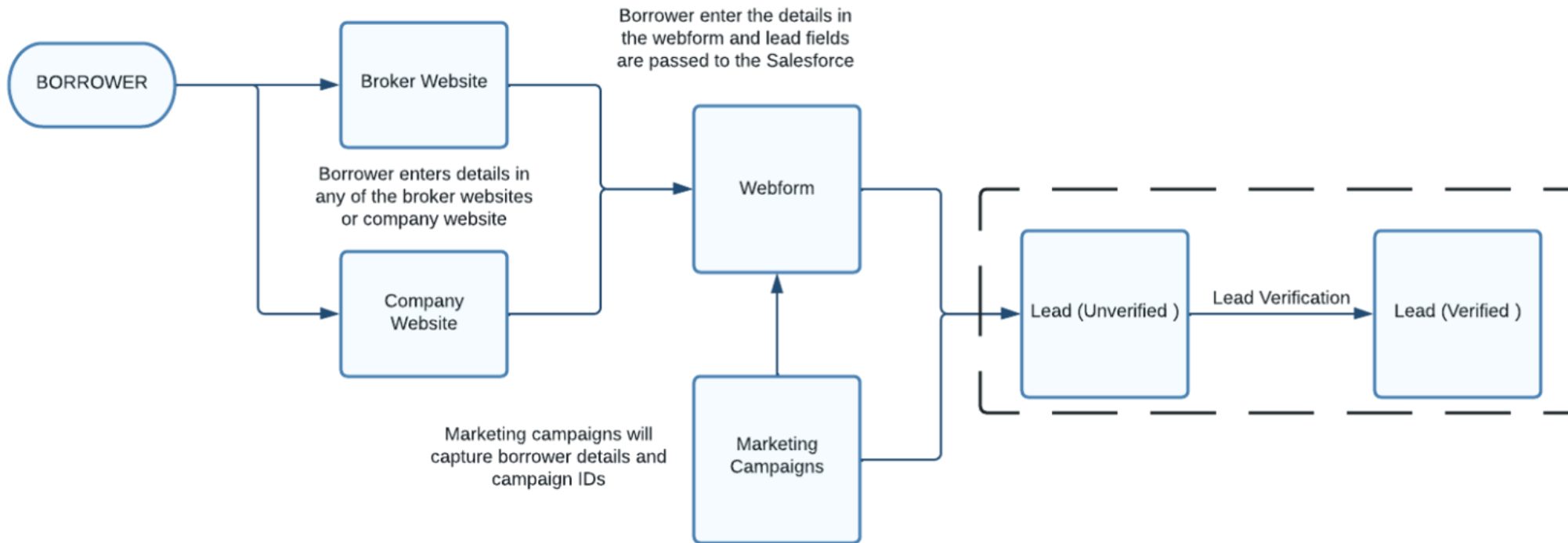
Web to Lead Ingestion → Broker's Portal to Partner Portal - Transformation



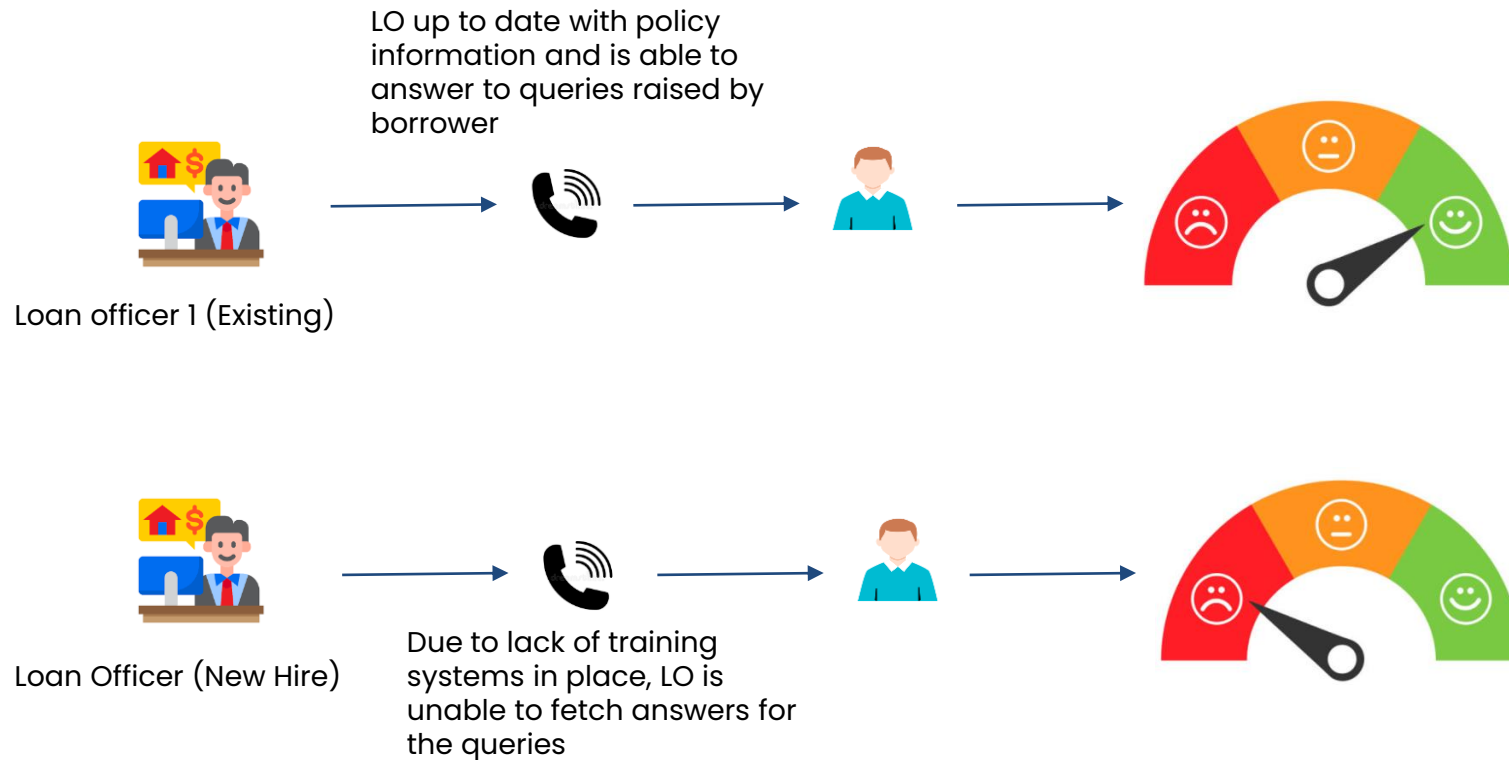
1. Automated Lead creation saves time and avoids creating duplicate records.
2. Reduces Duplicate effort.

Web to Lead Ingestion from Broker's Portal to Partner Portal - How will the solution benefit?

Web to Lead Process

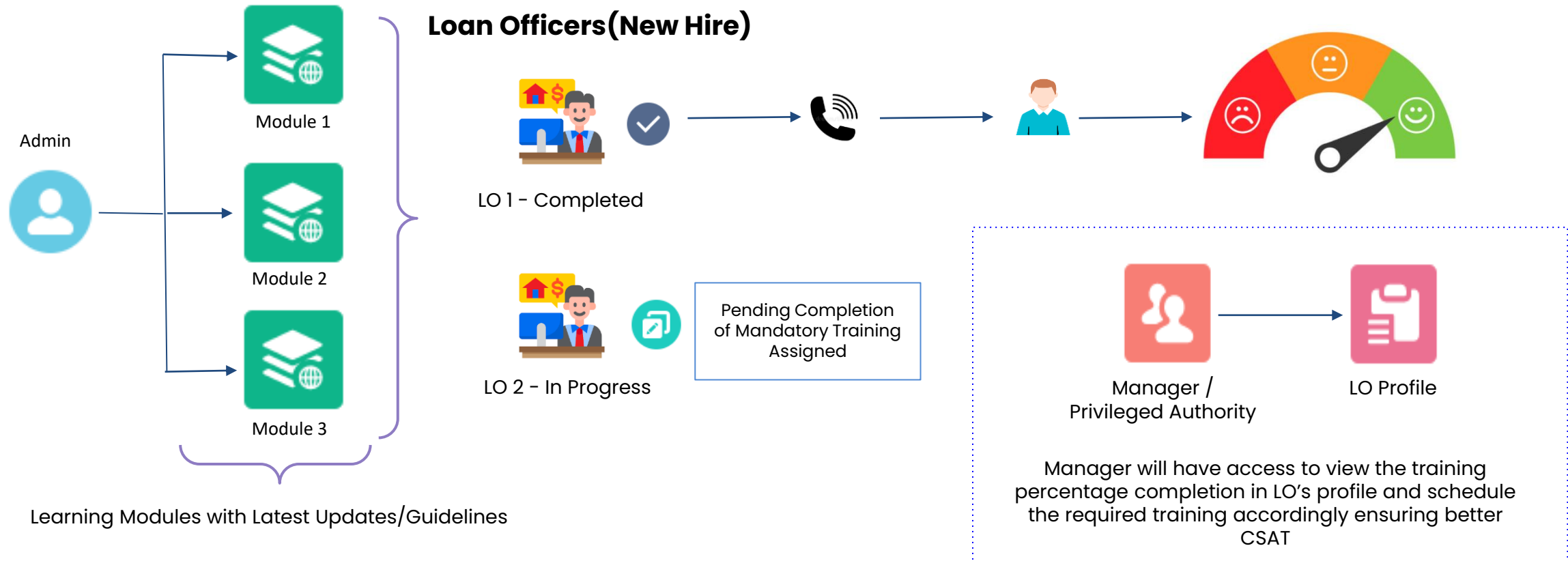


Managing Sales teams Training & Onboarding efficiently – Agent Enablement - Key Challenge

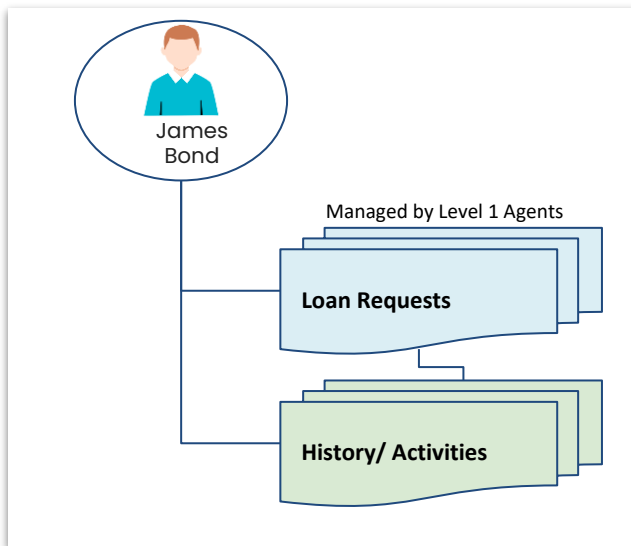


1. There could be new federal rules coming into effect with the latest market rate changes
2. There is a need for new and existing loan officers to understand the latest rules to respond appropriately to borrower
3. Any miscommunication in the policies could lead to high reputation damage
4. The ramp up time of the New Hire/Existing Loan officers can be high due to the lack of knowledge systems in place or by being up to date with the daily updates/policies

Managing Sales teams Training and Onboarding efficiently - Agent Enablement - Transformation



Technical Solution

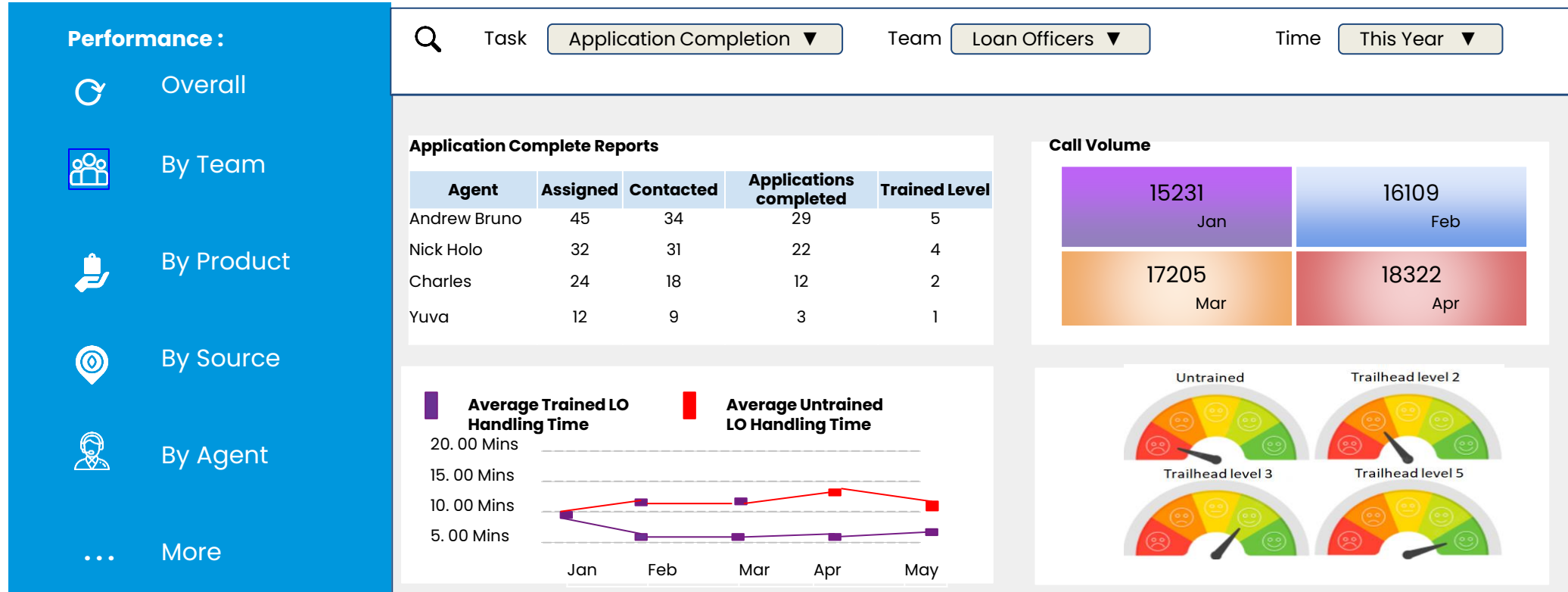


- Deduplication logic provides ability to turn on and off the dedup mode.
- Data exchange can happen with multiple systems while looking for duplicates without any data loss.
- The deduplication model provides the ability to detect duplicates right at the moment of manual data entry which in turn prevents the record from further being created.
- Deduplication compares specific fields by customizing the Match criterias and survival rule gives it the flexibility to adapt to different types of data.
- It makes sure that no two different users are working or processing the duplicates of the original data, and prevents wasted effort.
- Target customers very effectively with the perfect data.

Managing Sales teams Training and Onboarding efficiently - How will the solution benefit?



Sales Execution



- Improves performance of employees
- Boosts company profile and reputation
- Better customer service
- Increased sales
- Improves customer retention
- Higher productivity and efficiency
- Centralized database of information
- We can Manage communications with prospective leads
- More accurate sales forecasting
- Streamlined internal communications






Distinction between Corporate (B2B) vs Individual (B2C) Loan Applicants





B2C

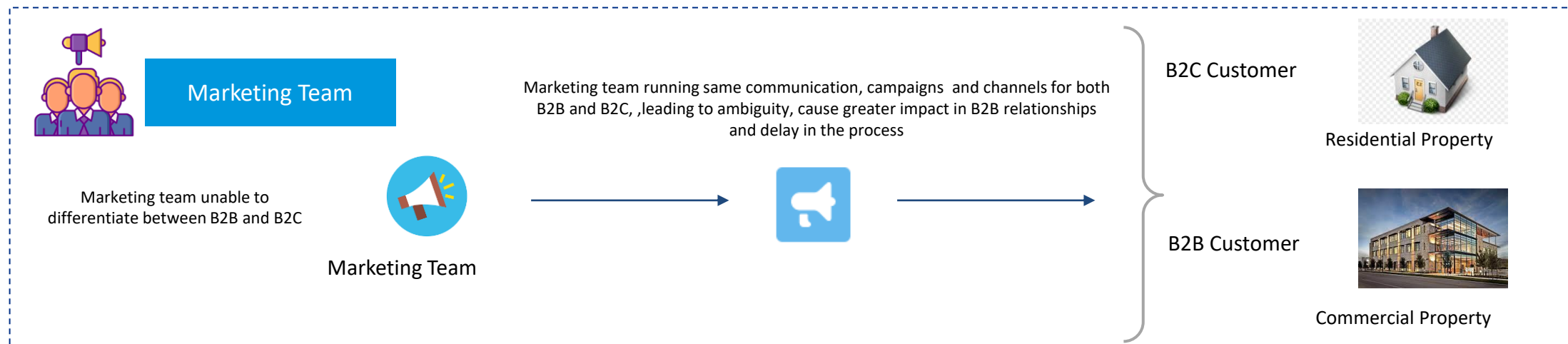
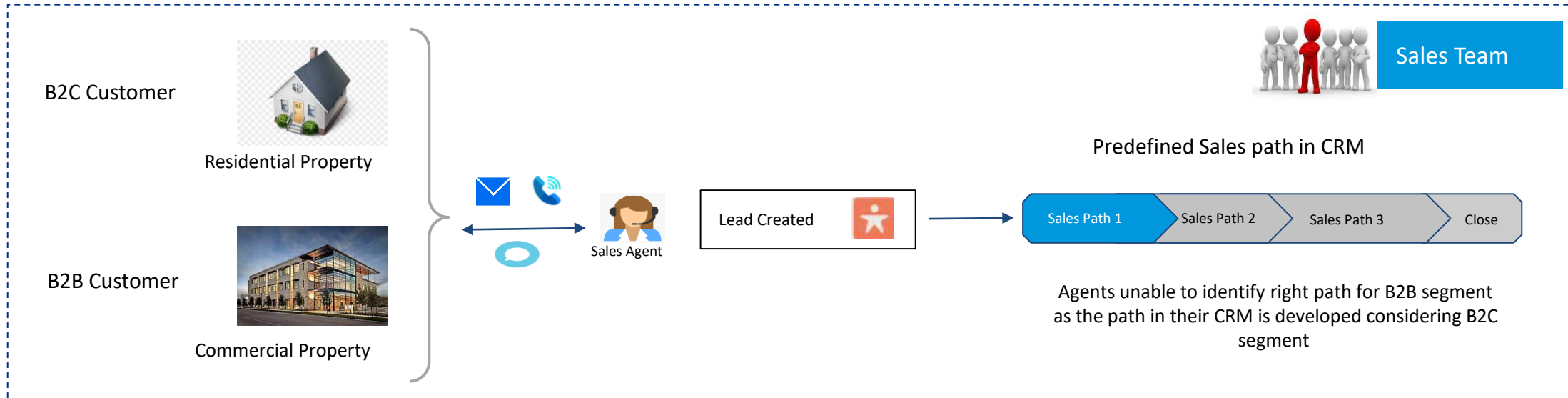


B2B

	MARKETING APPROACH	Product- Driven
	CUSTOMER TYPES	Individuals & Households
	DECISION MAKERS	1 - 2 People
	PURCHASE SIZES	Lower \$ Amount
	BUYING CYCLES	Days to Weeks

	MARKETING APPROACH	Relationship-Driven
	CUSTOMER TYPES	Teams & Companies
	DECISION MAKERS	Buying Group of 5-12
	PURCHASE SIZES	Higher \$ Amounts
	BUYING CYCLES	Months to Years

Distinction between Corporate (B2B) vs Individual (B2C) Loan Applicants – Key Challenge



Distinction between Corporate (B2B) vs Individual (B2C) Loan Applicants - Key Challenge



Service Team

B2C Customer



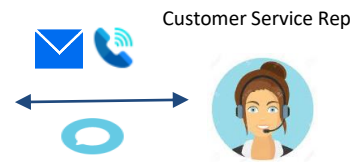
Residential Property

B2B Customer



Commercial Property

Service paths not defined for B2B and B2C

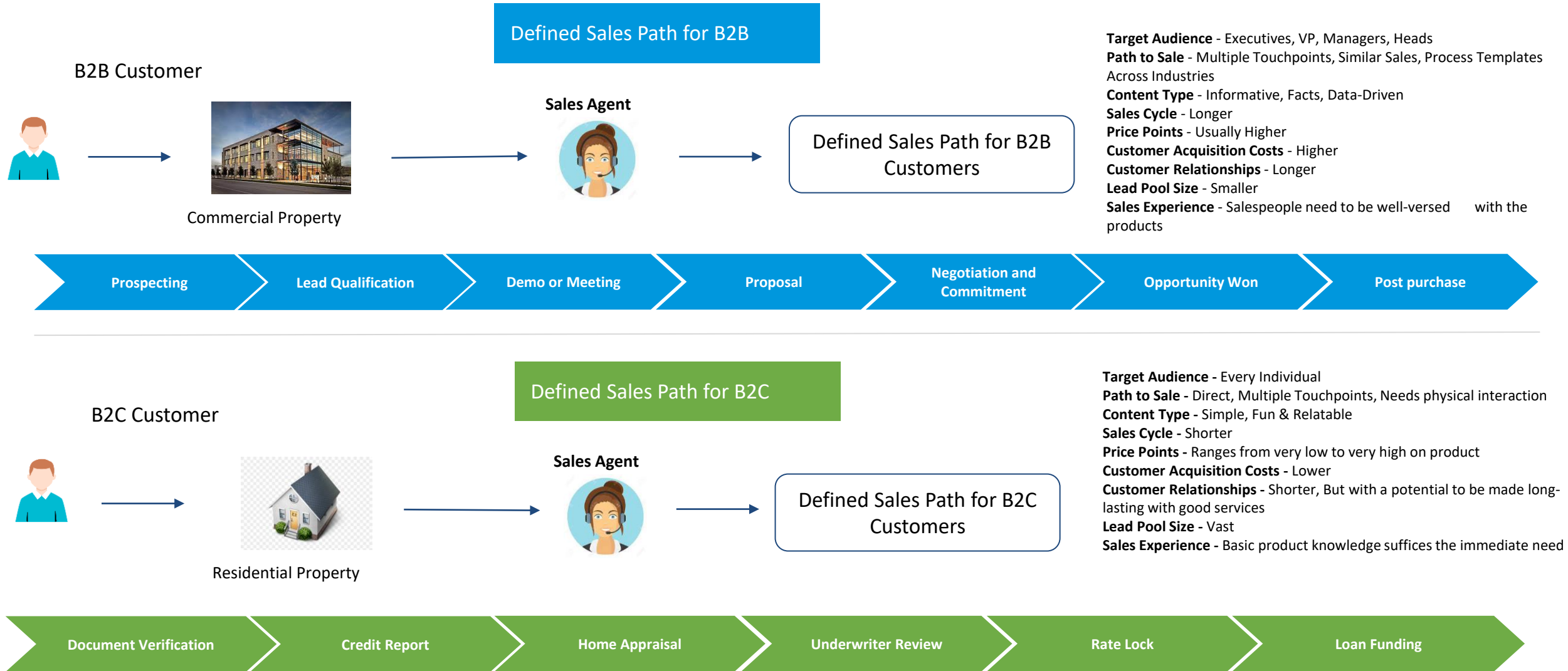


No Dedicated Line for B2B and B2C, resulting in delay with assisting the customer appropriately

Key Challenges from Sales, Marketing and Service Team in B2B vs B2C:

- 1) Predefined sales path for B2C and B2b customers
- 2) No info on documents to be submitted
- 3) No proper differentiation in SLA's between these 2 segments
- 4) System is unable to differentiate if the customer is a B2B or B2C segment
- 5) Sales/Marketing/Service Team are unaware that the customer is B2B or B2C which leads in missing out on information to proceed further.
- 6) B2B requires multiple officers working on a client, however B2C requires only one officer
- 7) Unavailability of Dynamic scripts for agents.
- 8) Workforce required for B2B vs B2C is not the same.
- 9) Documents required for B2B vs B2C are different and accordingly ROI is differently offered.
- 10) Loan Process is very different for both B2B vs B2C, which includes SLA's, number of people involved, stakeholders, credit reports, etc.,
- 11) The amount/relationship between B2B vs B2C are going to be different.

Distinction between Corporate (B2B) vs Individual (B2C) Loan Applicants - **Out of the box feature**



Unavailability of Dashboards for brokers – Key Challenge

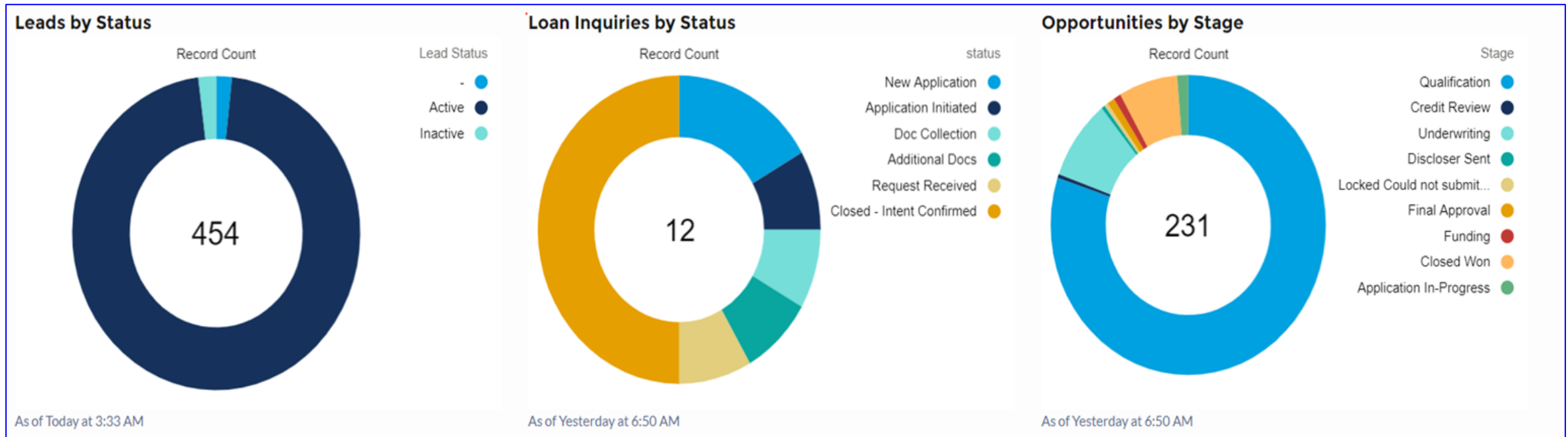


User	Lead	Prospect	Application	In Processing	Funded Loan	Long Term Follow Up	Cancelled Loan
Aeron Lightfoot	110	2	3	1	5	0	3
Aidan Paringer	1	0	0	0	0	0	0
Ammy Smith Johnson Jr.	2	10	70	25	100	161	9
Anna	2	0	0	0	0	0	0
Anna Anikienko2	20	0	0	0	0	0	0
Bob Originator	87	3	6	3	7	4	2
Bonnie Smyre	0	0	0	0	0	0	0
Carol Smith	2	1	0	0	0	0	0

Company Name	Contact Name	Contact Email	Stage	Value	Probability	Expected Revenue	Creation date	Expected Close Date
GRAND TOTAL	-	-		\$ 2,308,000	-	\$ 890,700	-	-
Company A	Luke Skywalker	luke@companya.com	Lead	\$ 163,000	5%	\$ 8,150	11/22/2020	8/25/2021
Company B	Oprah Winfrey		Lead	\$ 13,000	5%	\$ 650	11/1/2020	6/18/2021
Company C	Michael Jordan		Won	\$ 127,000	100%	\$ 127,000	2/1/2020	6/11/2020
Company D	Rachel Green		Lead	\$ 67,000	5%	\$ 3,350	2/1/2020	6/3/2021
Company F	Beyoncé Knowles		Proposal made	\$ 113,000	50%	\$ 56,500		5/25/2021
Company G	Harry Potter		Proposal made	\$ 79,000	50%	\$ 39,500		5/18/2021
Company H	Katniss Everdeen		Proposal made	\$ 97,000	50%	\$ 48,500		1/11/2021
Company I	Jordan Belfort		Contacted	\$ 233,000	10%	\$ 23,300		5/6/2021
Company J	Jon Snow		Qualified	\$ 311,000	25%	\$ 77,750		4/25/2022
Company K	Ivanka Trump		Qualified	\$ 433,000	25%	\$ 108,250		4/18/2021

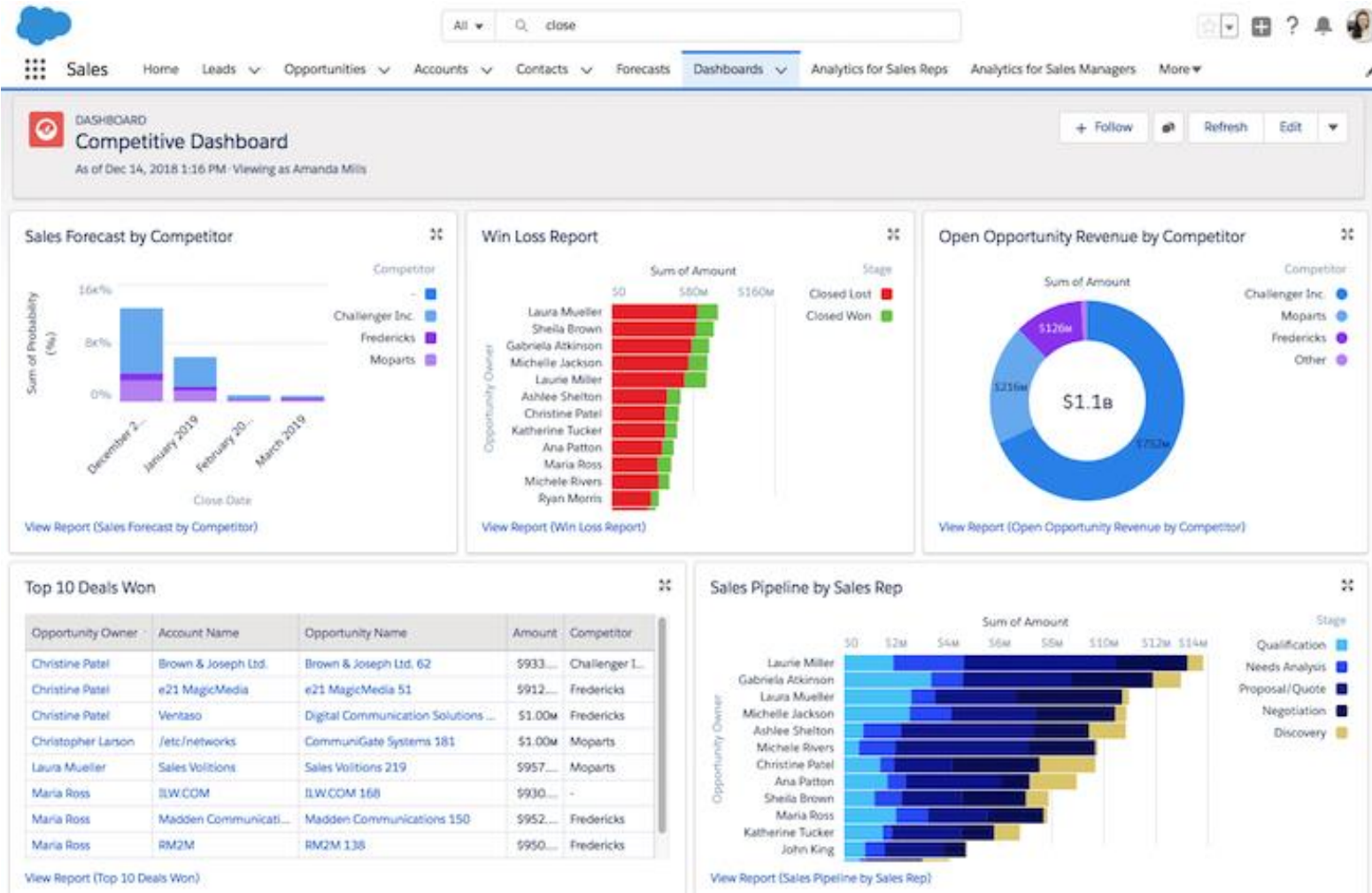
1. Brokers currently do not have the ability to view the reports hence Forecasting for brokers and Matrix reports for ROI are missing.
2. No evaluation system defined for Lenders to identify high/low performing brokers.
3. Brokers do not have a view of the total amount financed for the month/quarter.
4. Unable to identify the revenue by source.
5. Number of deals closed by each broker.
6. Unable to view the applications nearing expiring.
7. Overall Loan application status is not visible.
8. Unable to see the total number of Loans closed/won for the year including Refinance, Purchase.

Dashboards for brokers - Out of the box feature



- Broker will be able to view the reports
- Evaluation system can be defined for Lenders to identify high/low performing Brokers.
- Broker can have the Visual Data for Better Understanding.
- Able to view the total amount financed for the month from Brokers side.
- Able to identify the revenue by source.
- Have a view of number of deals closed by each broker.
- Able to view the expiring Applications.
- Overall Loan application status will be visible.
- Able to see the overall total number of Loans closed/won for the year including Refinance, Purchase.

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Dashboards for Brokers – Benefits



1. Customizing Solutions to Fit Your Needs.
2. Real-Time Data Reporting and Analysis.
3. Presenting Data.
4. Cloud-based Analytics for Instant Deployment and Universal Accessibility.
5. Monthly sales growth.
6. Average sales margin.
7. Number of sales qualified leads.
8. Lead-to-sales conversion rate.
9. Average purchase value.
10. Monthly contacts from each sales representative (calls, emails, etc.).

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Thank you

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