

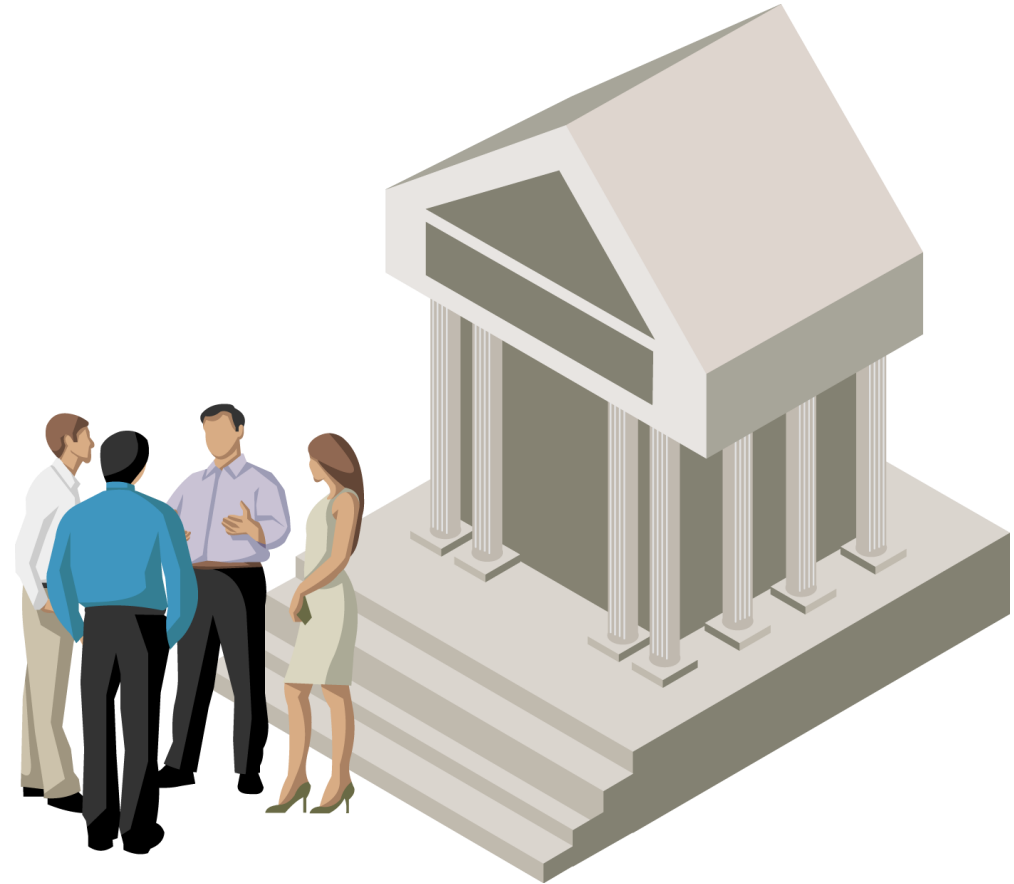


CREDIT ORIGINATION

Managing multi faceted Non Retail Lending

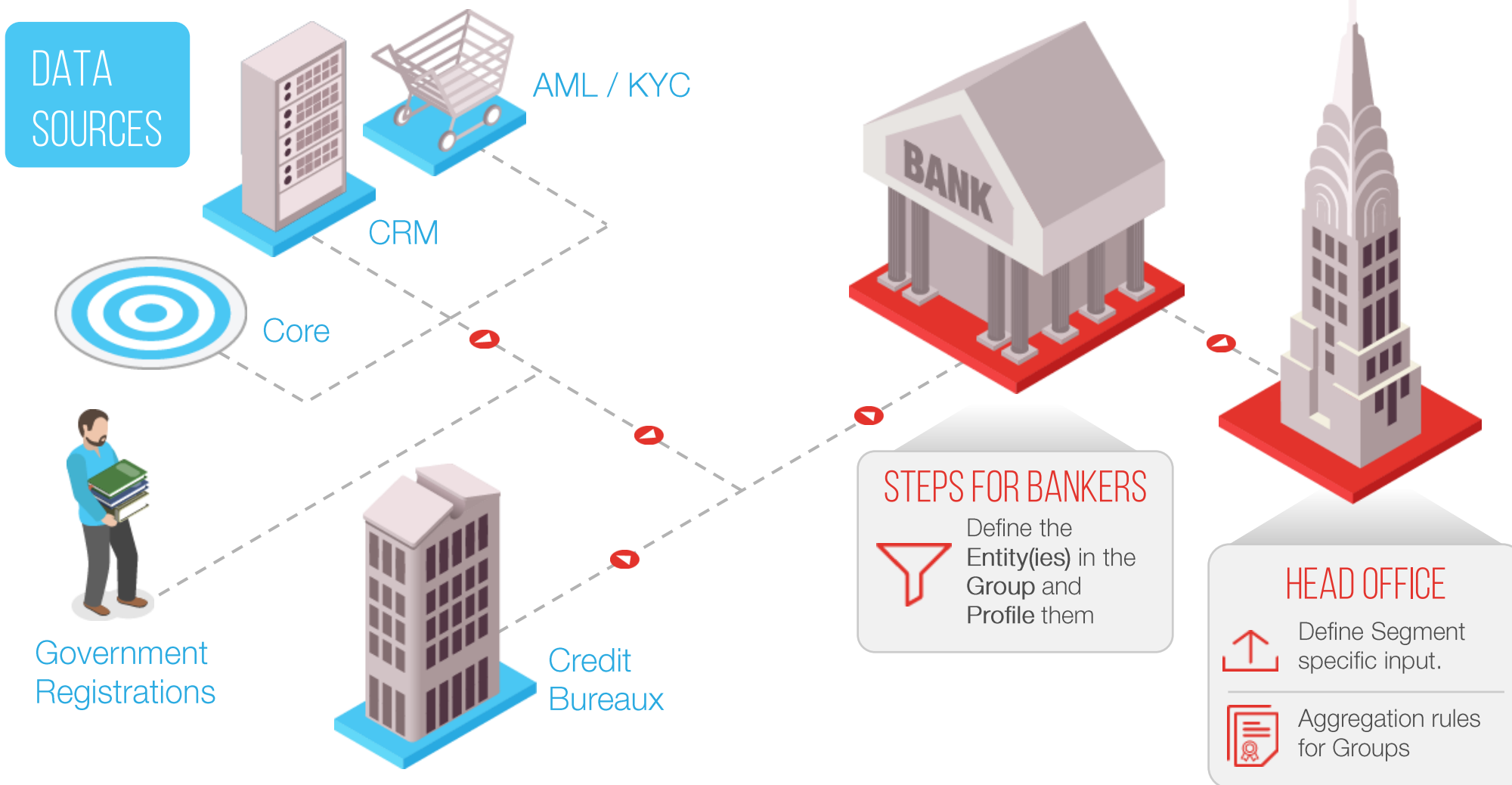


By business & technological design – it can integrate one or more functions with other Vendor or Legacy in house solutions.



The CVX platform can deliver any of the Banker or Head Office components below.

GROUPING AND PROFILING



WHY US



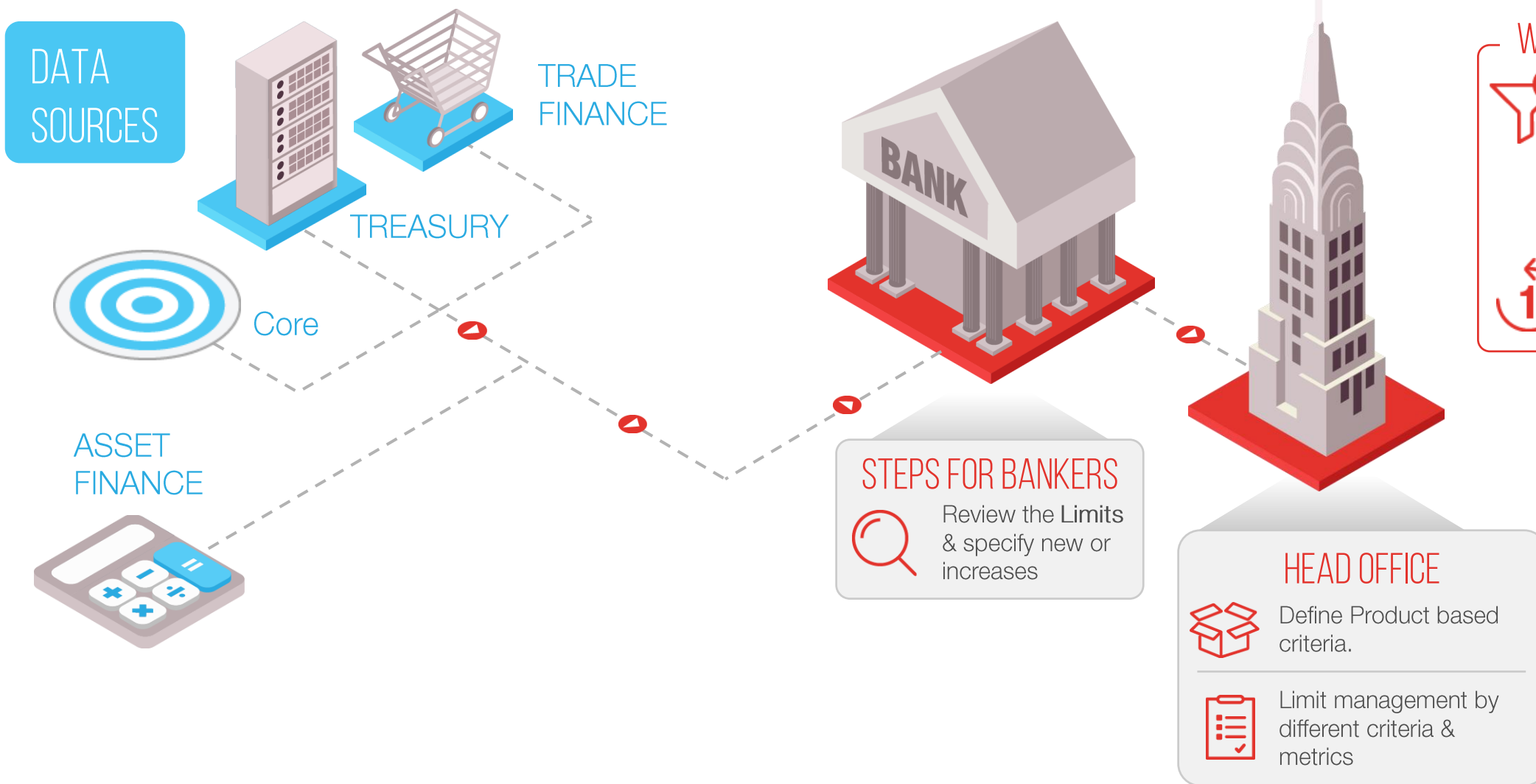
Source systems don't capture data at the rigorous level needed for credit decision purposes.



Only need to input once to CVX, fields can be reused.

The CVX platform can deliver any of the Banker or Head Office components below.

LIMIT MANAGEMENT

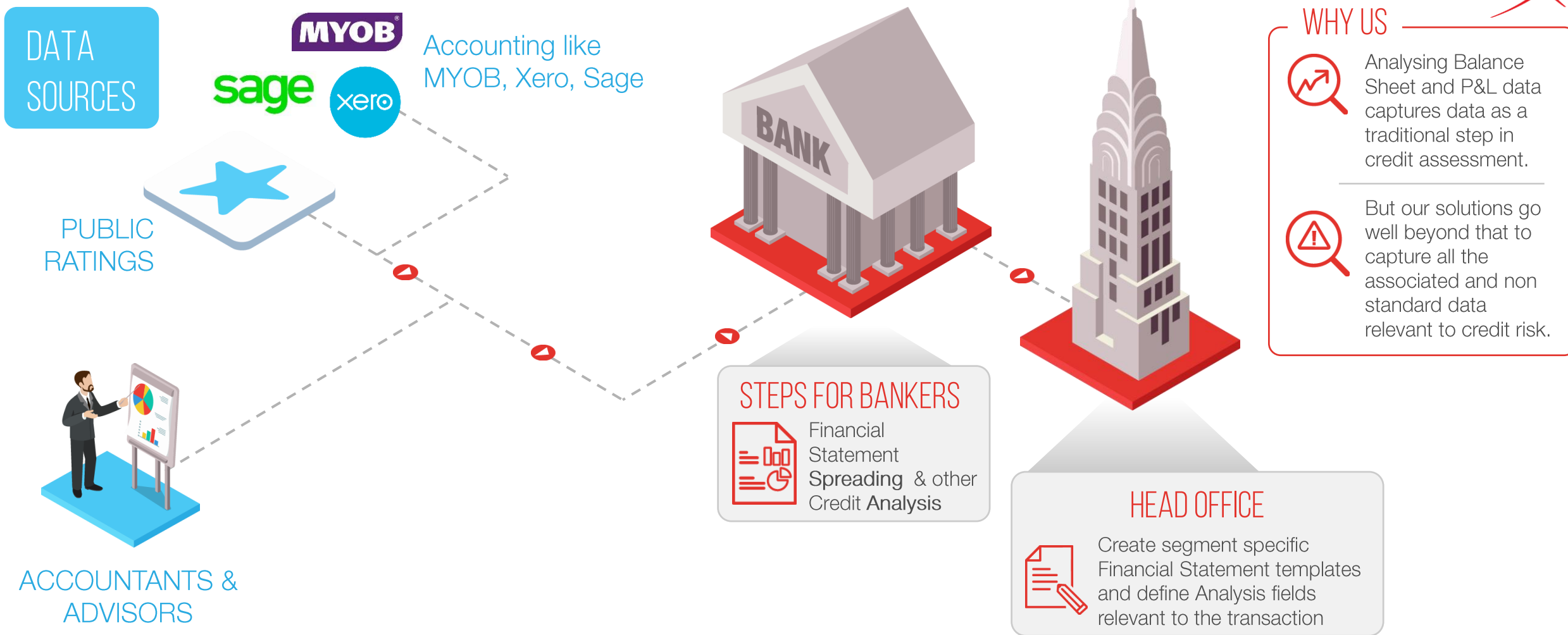


WHY US

- Source systems don't capture data at the rigorous level needed for credit decision purposes.
- Only need to input once to CVX, fields can be reused.

The CVX platform can deliver any of the Banker or Head Office components below.

FINANCIAL STATEMENT & CREDIT ANALYSIS



The CVX platform can deliver any of the Banker or Head Office components below.

PROBABILITY OF DEFAULT (PD) BASED RATING



WHY US



Rating solution handles the increasingly advanced methodologies used.



Includes a complete model management environment, integrated with the Credit data.



Provides for automated reporting greatly minimising Regulatory cost

DATA SOURCES

FINANCIAL DATA



ECONOMIC



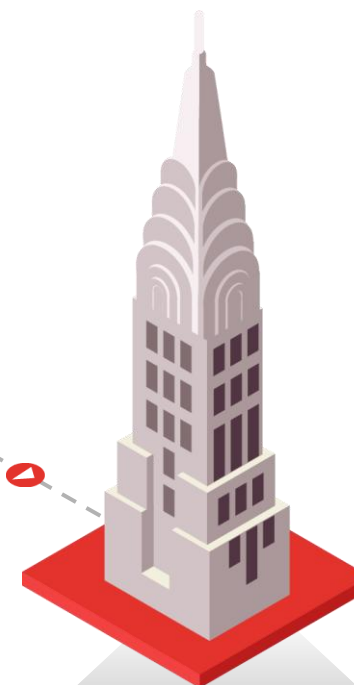
BEHAVIOURAL



STEPS FOR BANKERS



Undertake a probability of default (PD) based Rating



HEAD OFFICE



Specify PD based Rating scales.



Model development environment & calibration

The CVX platform can deliver any of the Banker or Head Office components below.

COLLATERAL



WHY US



Intuitive, easy to use means for defining and allocating Collateral at a Facility level.



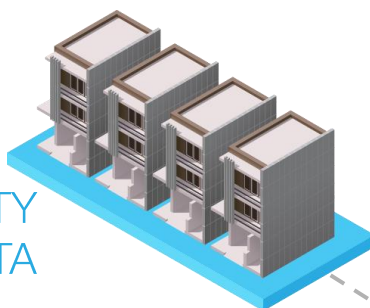
Includes a complete model management environment, integrated with the Credit data.



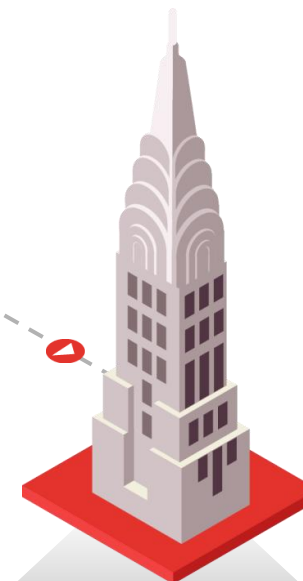
Provides for automated reporting greatly minimising Regulatory cost

DATA SOURCES

PROPERTY DATA



MARKET PRICES



STEPS FOR BANKERS



Define the Collateral available within the borrowing

Group, and assign it at facility level for Loss Given Default (LGD) calculations.

HEAD OFFICE



Define Collateral criteria and haircuts.



Specify LGD scale



Model development environment.



Validation & Calibration with Regulatory reports

The CVX platform can deliver any of the Banker or Head Office components below.

COVENANTS



WHY US



Many solutions look at Covenants in context of financial only.



CVX takes a fuller approach and includes the range of financial plus reporting, plus the often critical conditions precedent & subsequent.



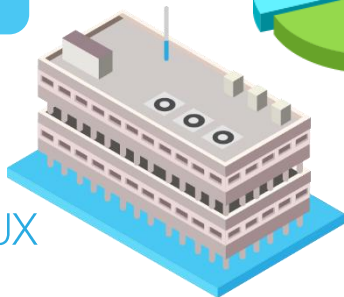
Covenant integration with credit data – and pricing solution for when there are breaches – creates Revenue opportunities.

DATA SOURCES

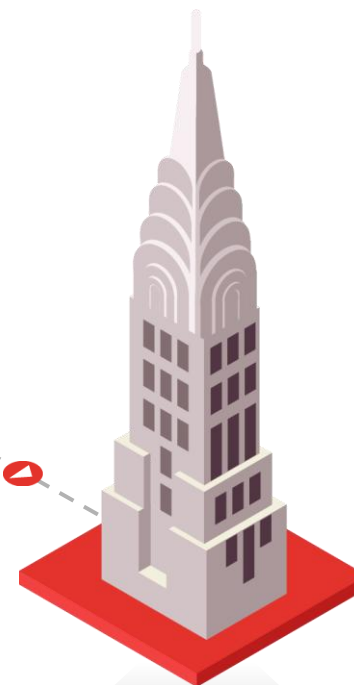
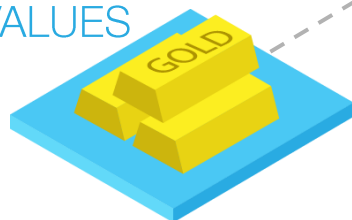
FINANCIAL DATA



BUREAUX



COLLATERAL VALUES



STEPS FOR BANKERS



Specify any Covenants for the entities in the borrowing group.

HEAD OFFICE



Create a library of Covenants



Comprehensive monitoring & management on compliance, extensions & Non Waiver letters

The CVX platform can deliver any of the Banker or Head Office components below.

RISK MANAGEMENT



WHY US



CVX is not just a return calculator – it is a true risk pricing solution that enables pricing strategy to be implemented.



Unlike many pricing tools, CVX gives a total GROUP view on returns.



Integrating pricing with credit process ensures the Risk / Reward balance is optimised.



STEPS FOR BANKERS



Determine the Risk Based Pricing including fees and margins for all facilities, and see their impact on return measures for the group.

HEAD OFFICE



Ability to implement Pricing strategy at a granular level.



Define fee structures by Product.



Create Pricing based approval workflows

DATA
SOURCES

COST OF
FUNDS

TAX

COST OF
CAPITAL

OVERHEADS

The CVX platform can deliver any of the Banker or Head Office components below.

WORKFLOW



WHY US



Many organisations try and “bend” generic workflow or even CRM tools to manage complex Non Retail credit workflows.



CVX is built specifically to deal with these workflows, and integrates the critical drivers to ensure a smooth, easy to implement process.



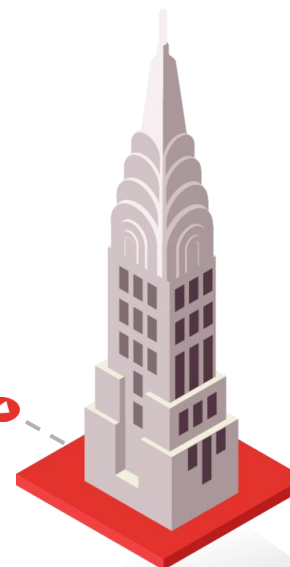
Full reporting, with statistics on every step – when integrated with the broader credit data in CVX gives un paralleled opportunity for credit re-engineering.



STEPS FOR BANKERS



When a deal is ready, it is submitted through the right **Approval Workflow** process for sign off and review.



HEAD OFFICE



Workflow defined by variables that matter to banks, like segment, risk and deal size.



Policy based rules and exceptions can be implemented.



Define rework codes to capture activity.

The CVX platform can deliver any of the Banker or Head Office components below.

DOCUMENTATION



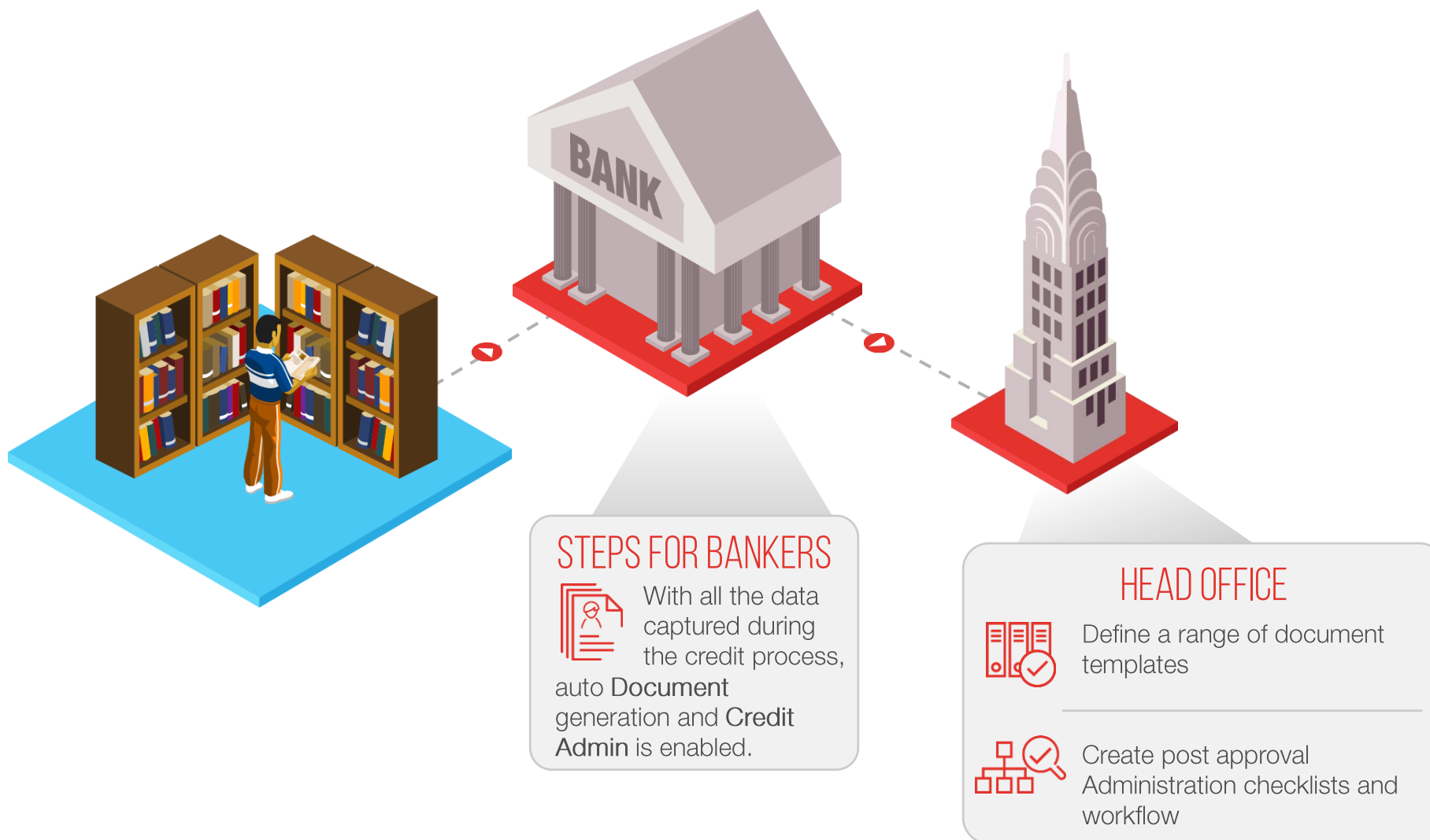
WHY US



Leveraging the data captured during the credit process, CVX can deliver major productivity gains with automatic generation of template documents.



Back office processes are integrated with the front end credit capture, to ensure full information disclosure and efficiencies.



The CVX platform can deliver any of the Banker or Head Office components below.

REPORTING AND ANALYTICS



WHY US



The data set in CVX has data consolidated from across the organisation and in a structured format.



It's usage for advance analytics offers the rare capability of integrating multiple measures for true risk based insights. For example, assessing turn around times based on risk and say product numbers ensures objective analysis.

