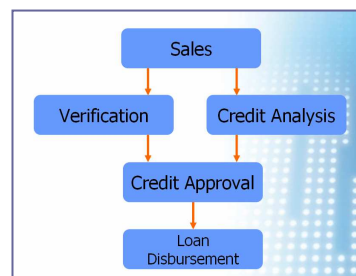


## Consumer Banking Product Suite

Workstream offers a suite of Consumer Banking applications to automate key banking processes. Developed by bankers for bankers these applications bring industry best practices to streamline your processes as you position yourself for growth.

All Workstream modules offer the following advanced features:

- Electronic capture of loan application and all supporting documents
- Ability to scan and attach all documents into a document repository that has powerful search features
- Allows parallel processing by different teams to cut processing times
- Highlights deviations from product programme rules
- Routes application to the right levels of approval as per your business rules
- Allows secure log in and access to each user according to his function
- Stores all the data in a segregated form to allow flexibility in data mining and generation of useful MIS for product management
- Maintains full audit trail



*Five Stage Process,  
Designed by financial  
service professionals...*

Your organization will benefit by:

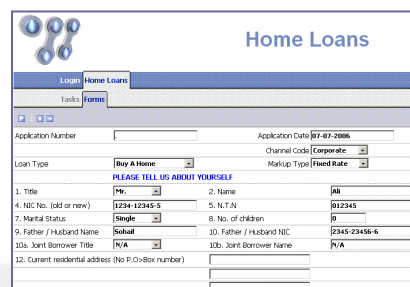
- Dematerialization of the paper flow
- Reduction in processing time
- Streamlined processes
- Encouraging best practice
- Improved turn-around time to customer
- Reduced disruption to service due to staff turn-over
- Increased controls and monitoring capabilities gives banks the capacity to build larger loan portfolios while managing the operating risk

## Home Loans Application

The Home Loans Application covers a bank's Credit Initiation Process for Home Loans. It starts with the Salesperson capturing all of the applicant's details on the system, including scanned copies of all support documents.

### Special Features of this Application

- Allows the user to make a rapid review of the application for completeness
- Generates a timely "Thank You for your application" letter to keep the customer engaged while the loan application is being processed
- Allows for the complete application to be processed in parallel by the Credit Initiation Unit (CIU), External Agency Management Unit (EAM) and Verification Unit in the interest of time
- Any rejections, negative checks, errors or incomplete information is handled by routing the electronic folder to the appropriate department according to pre-agreed rules and by tracking the application discrepancies
- All documents (Income Estimation, Legal Appraisal, Appraisal, Liabilities with other banks, etc) CIB data report are attached to the original application
- Pre-built forms allows the initiation unit to calculate credit scoring, allowable loan amount and documentation requirements quickly
- Generates Letters of Acceptance, Offer Letters and Rejection Letters as required and sends these to appropriate departments for mailing to clients



**Home Loans**

Loan Home Loans

Tasks Forms

Application Number: [ ] Application Date: 07-07-2006

Channel Code: Corporate Markup Type: Fixed Rate

Loan Type: Buy A Home

PLEASE TELL US ABOUT YOURSELF

1. Title: Mr	2. Name: Ali
4. NIC No. (old or new): 234-12345-5	5. N.I.T.N: 012345
7. Marital Status: Single	8. No. of children: 0
9. Father / Husband Name: Sohal	10. Father / Husband NIC: 2345-23456-6
10a. Joint Borrower Title: N/A	10b. Joint Borrower Name: N/A
12. Current residential address (No P.O. Box number):	

## Auto Loans

The Auto Loans application provides a mechanism of control and monitoring for auto loan applications and manages the document retrieval process after the loan is approved. The application can be implemented through two modules. Module One covers the auto loan approval process; Module Two covers the post approval process from issuance of a "Purchase Order" to taking delivery of the vehicle.

### Special Features of this Application

- Stores all booking details, tracks Payment Forwarding Stage, ABR / BOF Returned, Delivery Pending, Insurance Cover, Post Delivery Document Gathering
- Allows for changes and editing of details when customer changes the car he wishes to buy
- Monitors and raises alerts when new documents or stages falls due, allows users to review "Files Pending" by dealer or by city
- Maintains full audit trail and uses a powerful document repository to keep electronic folders by customer, by dealer
- Ensures insurance, registration and all documentation is properly obtained before the vehicle is released to the customer.
- Uses historical data to score each dealer on a scale of 1 to 10 based on his delivery experience

## Personal Installment Loans

The Personal Instalment Loans allows for centralised processing units to handle credit analysis and allowable loan amount according to the lenders rules while permitting sales team to input and view progress on their sales leads from a distributed network. Time to respond to clients is reduced as processing begins at once while the original documents are sent in physical form.

### Special Features of this Application

- Automatic checks against negative lists, previously rejected applications and third party databases to improve efficiency
- Calculation of disposable income, debt burden, maximum loan based on borrowers earnings, repayment schedule, etc. as per your rules
- Hands off approved application to the core banking system for disbursement
- Handles all required communication internally and externally regarding the loan application



**Personal Installment Loans**

Application Number: 1000001 | Borrower Name: | Dealer: | Application Date: 23-Dec-2008

Loan Details	Borrower And Application Details
Applied Loan Amount: 55,000.00	Year Full Application Form: <input type="checkbox"/> Verify Application
Maximum Allowable Loan Amount: 0.00	Nationality: Pakistan
Approved Loan Amount: 0.00	Date Of Birth: 11-11-1978
Loan Tenure: 60 to 90 months	Salied or Self Employed: <input checked="" type="checkbox"/> Salied
Facility Fee: 1,000.00	Declared Monthly Salary: 5000.0
Loan Rate: 20.00	Negative Area: <input type="checkbox"/>
Working Date: 01.00	
Equal Monthly Installments: 0.00	Number of Dealers: 0
Personal Loans from Bank: 0.00	Negative Credit Bureau Check: <input checked="" type="checkbox"/> FAILDP
Debt Burden: 0.00	Verification Checks Remaining: 0
Equipment Option (BOC) or (CO): 00	Verification Checks Failed: 0
Linked Accounts: <input type="checkbox"/>	

Your organization will benefit by:

- Improving processing time and capacity
- Powerful MIS to help management in handling a growing portfolio of consumer loans while controlling operational risks
- Allowing for centralised processing and management of the portfolio while decentralising the disbursement and follow up.

## Contact

To learn more about how Workstream can help your organisation become more efficient and effective, and to arrange a demonstration, please contact: Kishwer Aziz on +44 (0)207 745 7142 or by email at [kishwer.aziz@workstreamautomation.com](mailto:kishwer.aziz@workstreamautomation.com)