



# *Commercial Banking Solutions*

- iDEA Data Platform
- Portfolio Connection
- Customer Connection

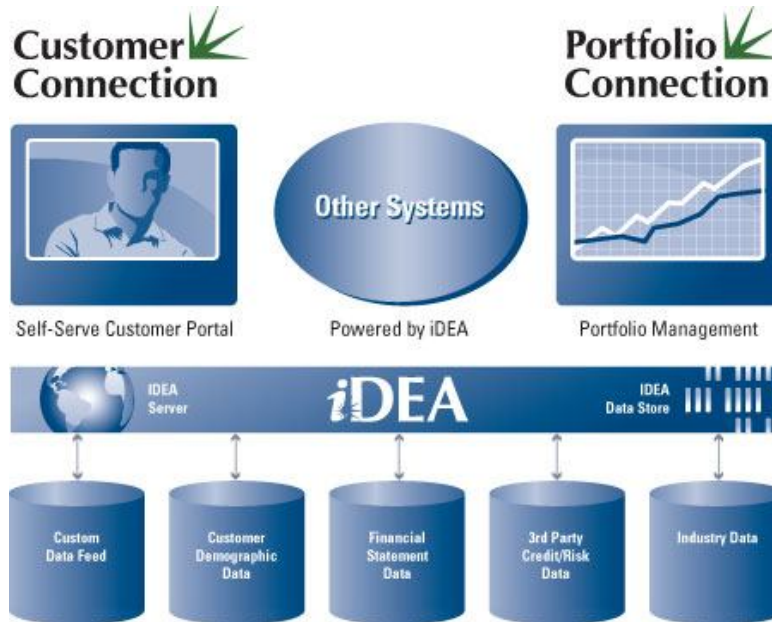


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**Enterprise Risk and Relationship Management Solutions**

iLumen solutions reduce expenses, improve data quality and enable new services. Leading banks of all sizes use iLumen as a low-cost, innovative partner to solve problems and power initiatives in their Commercial and Wholesale Banking portfolios. iLumen’s flexible on-demand delivery model scales intelligently for both small and large banks. iLumen offers three (3) solutions that can be enabled independently or bundled in any fashion to integrate seamlessly with existing legacy applications.



**IDEA Data Platform** collects, standardizes, delivers and presents data in partnership with your legacy systems to provide a unified data analytics foundation for Enterprise Risk & Credit Management. iLumen’s ability to power a central information data store provides a 360° view and the ability to streamline the information life-cycle of commercial relationships from prospecting to underwriting to credit monitoring to risk management to regulatory compliance.

**Portfolio Connection** provides a portfolio-wide view into the IDEA Data Store, enabling a complete view of the customer on the desktop of your analysts and RMs. Users search, query, and benchmark their portfolios to spot opportunities and risk and gain visibility across industries, geographies and portfolios.

- Enable Risk to identify at-risk accounts, analyze early warnings & automate reports.
- Enable Relationship Managers to mine for opportunities and print pitch books.
- Enable Credit Managers with data that is frequent, standardized and complete.

**Customer Connection** is a self-service customer-facing portal that manages electronic data capture, reminders, workflow and data submissions from bank customers and prospects. It creates a secure and convenient web interface for customer interaction.

- Collect loan documents and financial spreads electronically and automatically
- Extend your presence to the desktop of your commercial clients
- Provide clients with powerful financial analytics and benchmarking

**IDEA Data Platform** addresses the growing requirements to streamline the commercial lending process by assembling a single “data management” infrastructure to deliver data, analytics and applications throughout the entire commercial lending lifecycle. The iDEA Data Platform is a centralized data management platform which serves as a single integration layer for both iLumen applications (Portfolio Connection and Customer Connection) and other bank software applications. The iDEA Data Platform utilizes application-specific software servers (iDEA SERVERS) which connect to the Bank’s internal systems in real time and manage the data exchange from different applications into and out of the iDEA Data Platform. Included in the iDEA Data Platform is the iDEA DATA STORE, a secure centralized database repository of commercial customer financial, credit & risk data sourced through iDEA SERVERS from the Bank’s various internal systems and from other third-party sources.

Using the iDEA Data Platform the Bank can automate the collection and delivery of customer data from multiple bank systems, enable straight-through availability of customer data throughout the credit workflow, and create a single Credit Risk Data Repository to standardize and consolidate credit data, analytics and models across the Commercial Portfolio. The iDEA Data Platform powers all iLumen applications (Portfolio Connection and Customer Connection) and serves as the central data junction for other key bank applications.

**Portfolio Connection** provides a portfolio-wide view into the IDEA Data Store, enabling a complete view of the customer on the desktop of relationship managers, portfolio managers, and credit/risk managers. Portfolio Connection helps banks increase their commercial banking revenue by identifying cross-selling opportunities and capturing new business. Portfolio Connection mines current customers and prospects to identify business opportunities and creates customized financial sales presentations automatically.

Using Portfolio Connection, relationship and credit managers search, query, and benchmark their portfolios to spot opportunities and problems and gain visibility across branches, geographies and portfolios. Portfolio Connection generates customer specific deliverable reports, annual account reviews, pitch books, and visual sales presentations that illustrate the need and potential benefit of bank services for the specific customer or prospect.

Reports and queries span across loan products, treasury services, and other bank services. Portfolio Connection also quickly identifies at-risk accounts and automatically generates loan review presentations summarizing key financial trends and specific covenants.

**Customer Connection** is a self-service, customer-facing portal that manages electronic data capture, reminders, workflow and data submissions between a bank’s business borrower and the Bank. integrates with a bank’s corporate banking website and enables commercial customers to interact with the bank through a secure and convenient web interface. Customer Connection delivers electronic notifications that remind customers to provide the bank with financial and document updates. Customers then login to a bank branded web portal and securely post their financial documents, data, and supporting schedules required for loan compliance. The system alerts the relationship manager, credit manager, and risk manager when the information is received, and can subsequently spread the data into the bank’s internal credit systems automatically. Data provided to the bank through Customer Connection is also synchronized with Portfolio Connection to increase the value of customer analysis and industry reports. In addition, Customers can access dashboards, industry benchmarking trends and other valuable reports and deliverables published by the bank through Customer Connection.

For More Information, contact iLumen Sales at 404-446-1600 or [sales@ilumen.com](mailto:sales@ilumen.com)