



Illuminating Financial Information

Commercial Lending Automation

Commercial Lending Solution Overview



How automated is your C&I process?



Customers & Prospects

- How much time do you spend tracking customer compliance for financials and documentation?
- How much time so you spend "spreading" financials?
- How much time do you spend tracking covenant compliance and exceptions?



Lenders & Risk Analysts

- How long does it take to produce reporting?
- Do RM's have access to customer financial data?
- Can you monitor / analyze your portfolio in real-time?
- How much re-keying of data do you do?
- Can your RMs identify cross-sell opportunities in real-time? Can they automate pitch books?



Systems & Infrastructure



- Do you have multiple silos of disparate customer information?
- Do you have consistent, clean financial data for customer analysis?
- Can you supply real-time analytics to your credit & risk execs?
- Do you consider your infrastructure for Credit Risk Management and Relationship management to be streamlined and efficient?

The Problem for C&I Lending



Customers & Prospects

- Customer is not “connected” to the process
- Lack of differentiated customer service
- Manual customer tracking (compliance)
- Manual financial spreading
- Manual covenant tracking / analysis



Lenders & Risk Analysts

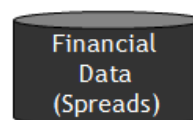
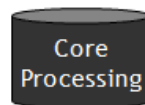
- Lack of customer intelligence / insight
- Limited ability to mine for opportunities
- Lack of quality industry comparative data
- Manual processes / manual reporting
- Inefficient Portfolio / Loan Monitoring



Systems & Infrastructure



- Disparate Systems / Silos of customer Data
- Inefficient process / manual re-keying of data
- Poor data quality / lack of standardized analytics



iLumen Enterprise Platform for Commercial Lending

Customer Connection



Customers & Prospects



Customer Analytics Portal

- Relationship Edition
- Risk Edition

Portfolio Connection

Lenders & Risk Analysts



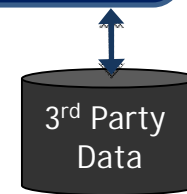
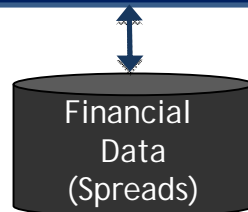
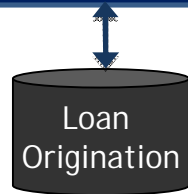
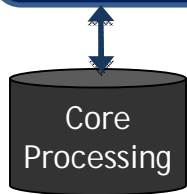


Portfolio Analytics Platform

- Relationship Edition
- Risk Edition



<p><i>Data Collection</i></p> <p><i>Data Standardization</i></p>	<p><i>Data Mapping</i></p> <p><i>Data Scrubbing</i></p>	<p><i>Data Consolidation</i></p> <p><i>Data Aggregation</i></p>
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Benefits / Value Proposition



Customers & Prospects

1. Improve Customer Compliance (Real-time monitoring)
2. Differentiate Customer Service
3. Reduce cost of spreading/monitoring



Lenders & Risk Analysts

1. Enable Growth & Retention
2. Automate Portfolio Management
3. Improve Risk Management
4. Facilitate Regulatory Compliance



Systems & Infrastructure



1. Unified Platform for multiple initiatives
2. Improve Data Management Infrastructure
3. Standardize customer analytics & intelligence
4. Automate | Reduce Cost & Inefficiency



Illuminating Financial Information



Thank You!

Contact us at sales@ilumen.com