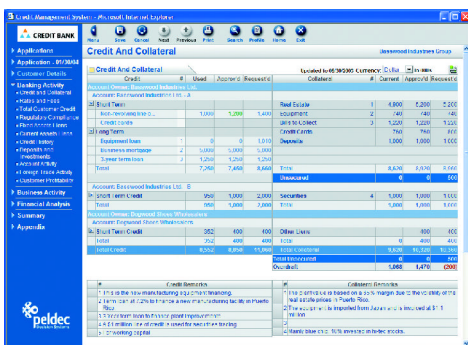


# PROFILE

## END-TO-END COMMERCIAL CREDIT MANAGEMENT SOFTWARE

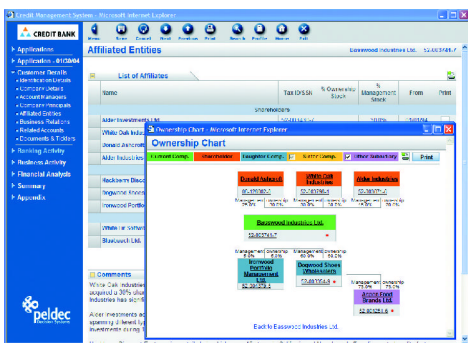
ProFile is an end-to-end solution for managing, reviewing and analyzing commercial credit applications.

ProFile reduces commercial credit application turnaround times by up to 50% and improves credit risk mitigation.



Account	Current	Approved	Revised
Real Estate	1	4,800	2,200
Equipment	2	140	140
Inventory	3	2,200	1,200
Accounts Receivable	4	760	760
Other	5	1,000	1,000
<b>Total</b>		<b>8,800</b>	<b>5,340</b>

Credit and collateral sheet



Affiliated entities and ownership chart

- **MANAGE, ANALYZE AND DECIDE ON COMMERCIAL CREDIT APPLICATIONS USING A SINGLE END-TO-END SOFTWARE SOLUTION.**  
ProFile integrates all aspects of managing commercial credit applications, including gathering of customer information, analysis, reporting and decisioning.
- **FREE UP VALUABLE TIME FOR CREDIT ANALYSTS, RELATIONSHIP MANAGERS AND SENIOR BANKERS AND REALIZE A FAST RETURN ON INVESTMENT (ROI).**  
ProFile frees up time by automating clerical, time-consuming tasks and increasing work efficiency through adaptive workflow, collaboration and information sharing.
- **REDUCE COMMERCIAL CREDIT TURNAROUND TIMES BY UP TO 50%.**  
The increased efficiency of relationship managers and credit analysts translates into faster credit application turnaround times.
- **INCREASE THE PROFITABILITY OF COMMERCIAL CREDIT DECISIONS THROUGH IMPROVED CREDIT RISK MITIGATION.**  
ProFile enables more profitable credit decisions by supporting a comprehensive review and real-time analysis of all relevant customer data.
- **IMPROVE CUSTOMER SERVICE TO RETAIN EXISTING CUSTOMERS AND GENERATE NEW BUSINESS.**  
ProFile manages all customer interactions and allows immediate viewing of all customer banking data, documents and requests.
- **PRODUCE COMPREHENSIVE CREDIT APPLICATION REPORTS WITHIN MINUTES.**  
ProFile automatically produces high-quality credit application reports for loan committees and senior management.
- **MANAGE ANY TYPE OF COMMERCIAL CREDIT APPLICATION.**  
ProFile manages small business loan applications right up to high-end corporate financing requirements spanning multiple entities and facilities.
- **STATE OF THE ART TECHNOLOGY AND ARCHITECTURE.**  
ProFile is built using the latest web technologies and features a robust, secure and scalable architecture.

# FEATURES

## REVIEW OF CUSTOMER'S BANKING ACTIVITY:

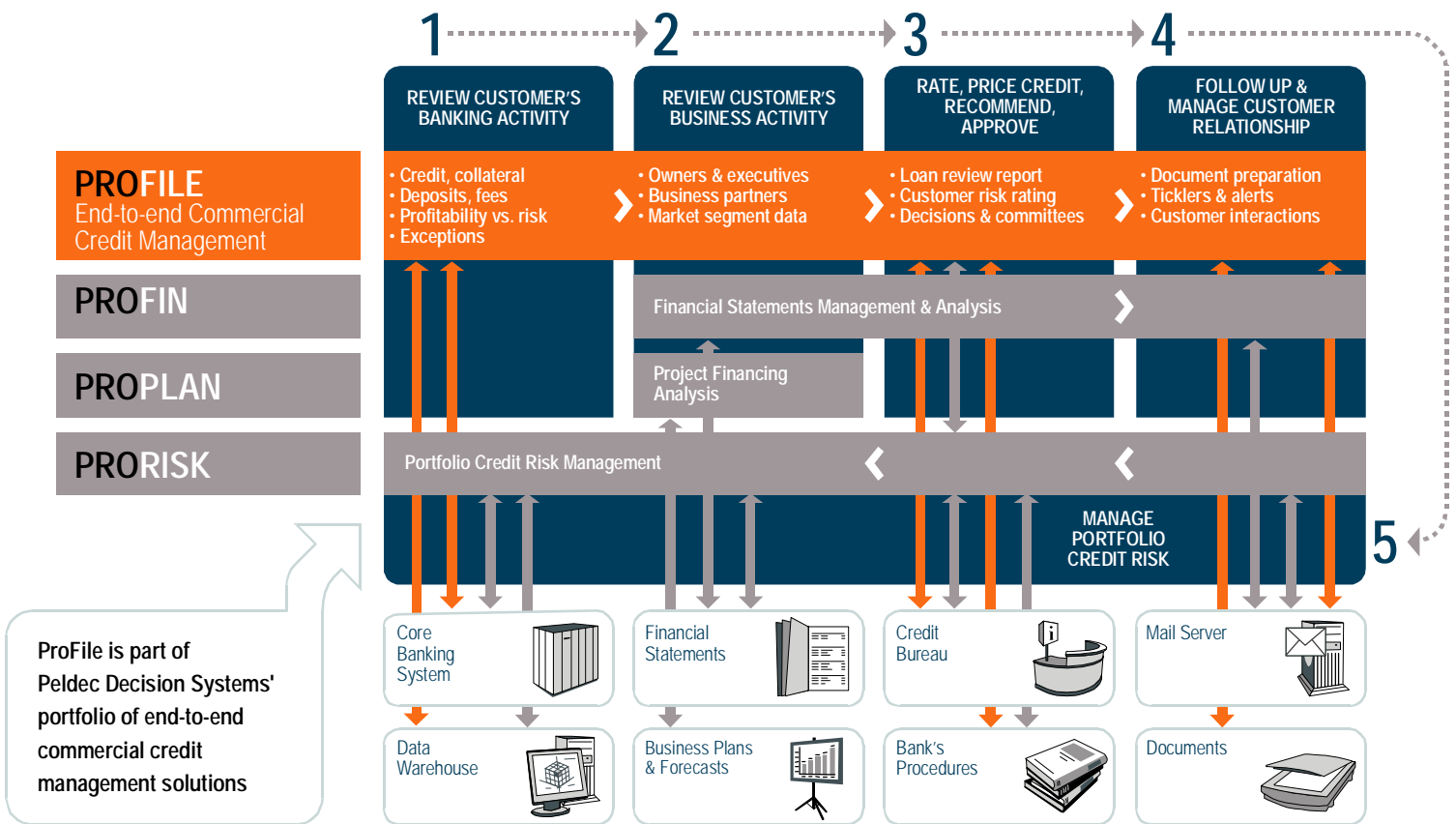
- Review of all customer-related accounts within the loan application.
- Complete presentation of a customer's credit and collateral sheet, with user defined detail level.
- Display of customer rates and fees, review of liens.
- Analysis of customer profitability.
- Customer identification records that combine the bank's Customer Information File with additional data.

## REVIEW OF CUSTOMER'S BUSINESS:

- Review of a customer's owners and executives.
- Review of affiliated companies and additional business ties.
- Analysis of customer's financial statements using an optional interface to Peldec's ProFin financial statements analysis software.
- Interfaces to customers' credit risk rating models.

## CREDIT APPLICATION REVIEW AND APPROVAL:

- Management of the entire credit approval process, from the initial credit request entry, through analysis, underwriting, recommendation and decision making.
- An advanced workflow mechanism that streamlines the credit application approval process according to the bank's procedures.
- Support for complex approval processes that may involve multiple decision makers at dispersed geographical locations.
- A complete "desktop" for credit officers and credit analysts, that provides each credit professional with a personalized list of pending credit applications, notifications, reminders and logging of customer interactions.
- Verification and management of customer-provided documents.
- Automatic generation of print-ready credit application reports, including recommendations and previous decisions.



### SYSTEM REQUIREMENTS

Browser: Internet Explorer version 5.5 or higher  
 Application server: IBM Websphere or Microsoft IIS  
 Database server: Oracle, IBM DB/2, Microsoft SQL Server

### ABOUT PELDEC DECISION SYSTEMS

At Peldec Decision Systems, we understand the complexity that loan officers, credit analysts, senior bankers and loan committees face in making commercial credit decisions. Our end-to-end software solutions enable commercial credit professionals at all levels to reduce the time needed to review, analyze and decide on credit applications and to manage credit risk profitably.

Peldec has been providing mid-size and global financial institutions with mission-critical credit management solutions since 1990. The Company's continued success is based upon its dedication to its clients, uncompromising technological innovation and the strength of the Peldec team.

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