



Credit Track

**Commercial Lending & Portfolio Management
Solutions**



Industry Challenges

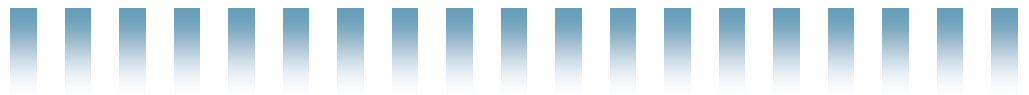
- No straight through processing of loans
- Use of multiple systems for the credit process
- No flow of data between various systems, allowing for potential key stroke errors
- Lack of integrated reporting
- Out-dated technology
- Lack of dashboard and reportable metrics
- Difficulty reporting at various levels within the bank or holding company

OUR COMPETITIVE ADVANTAGE

In today's competitive and risk managed commercial lending environment, financial institutions are faced with increasing pressure to balance loan portfolios. Top management is faced with ensuring credit quality while trying to grow the loan portfolio to stay competitive in the marketplace. Bankers should not have to worry about managing projects and ensuring technology vendors are able to deliver on their promise. Too often in today's environment, bankers are spending time managing projects to ensure vendor performance. At Global Wave, our unique requirements analysis approach ensures we have collectively come up with a methodology and scope that is applicable and one that will deliver the right solution for our clients.

Global Wave is a solutions provider to the financial services industry. We have both a banking and technology background to help understand your business requirements and propose an optimum solution. Our business model is focused on helping banks develop or enhance their business process and model the technology accordingly.

Our competitive advantage is in differentiating ourselves to work and think like bankers. Global Wave consultants are former bankers that have experience working in a commercial lending organization for financial institutions. By having an extensive background in banking and technology, we are able to effectively communicate with both bankers and technologists.



WE FOCUS ON YOUR REQUIREMENTS

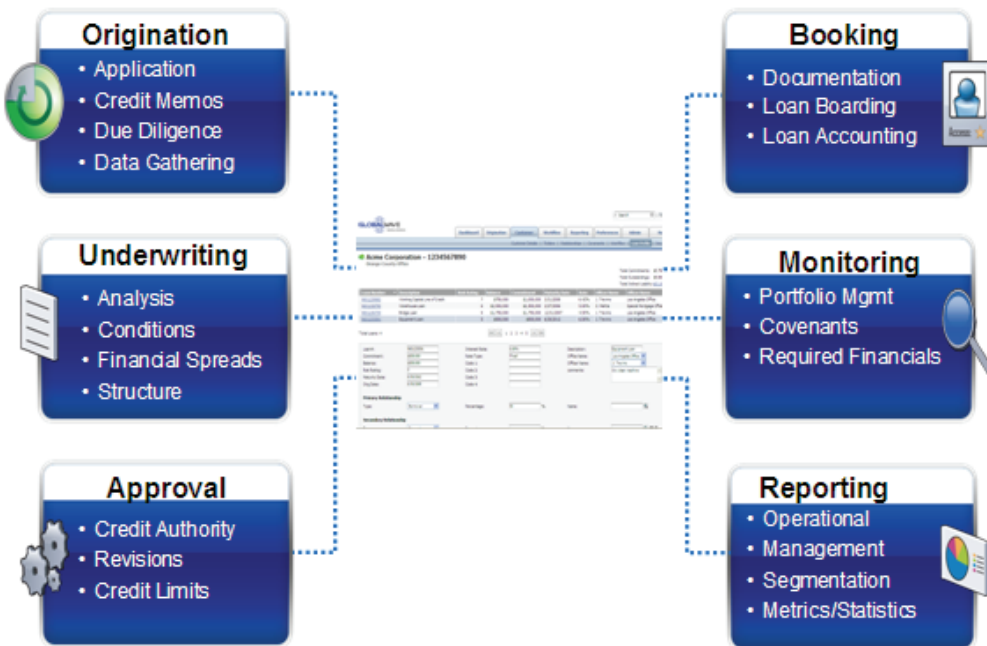
Just like a loan life cycle, our project management and software development processes follow stringent industry standard methodologies. We prefer to use RUP (Rational Unified Process) for developing our software and utilize industry best practices in managing projects. Our associates have the experience in managing large scale projects and ensure that all requirements are identified and agreed to during the first phase of a project. This helps the bank understand exactly what the scope of the project will be and what deliverables to expect within the milestones that are set forth.

Global Wave's approach and expertise is in thinking like bankers. Many technology companies are quick to offer turnkey solutions that may not necessarily fit within the complex framework of a bank's commercial or small business lending area. Our banking consultants take a detail approach to understanding all facets of your operations, workflow and products to derive at the best possible technology solution to fit your needs.



IMAGINE THE POSSIBILITIES WITH CREDIT TRACK

Credit Track is a web-based loan origination, workflow, approval, monitoring and reporting software suite that helps bankers manage their loan portfolio and mitigate commercial lending risks. The origination process captures data points that are used throughout the loan life cycle, thus eliminating redundant keystrokes and improving data quality. Credit Track helps in the monitoring and tickler process via tracking covenant conditions and required financial submissions. The application has a dashboard feature to track metrics as well as performing various levels of operational and management reporting. The platform is highly configurable, can interface with existing bank systems and requires no programming knowledge to make workflow and operational changes.



OUR TECHNOLOGY PLATFORM

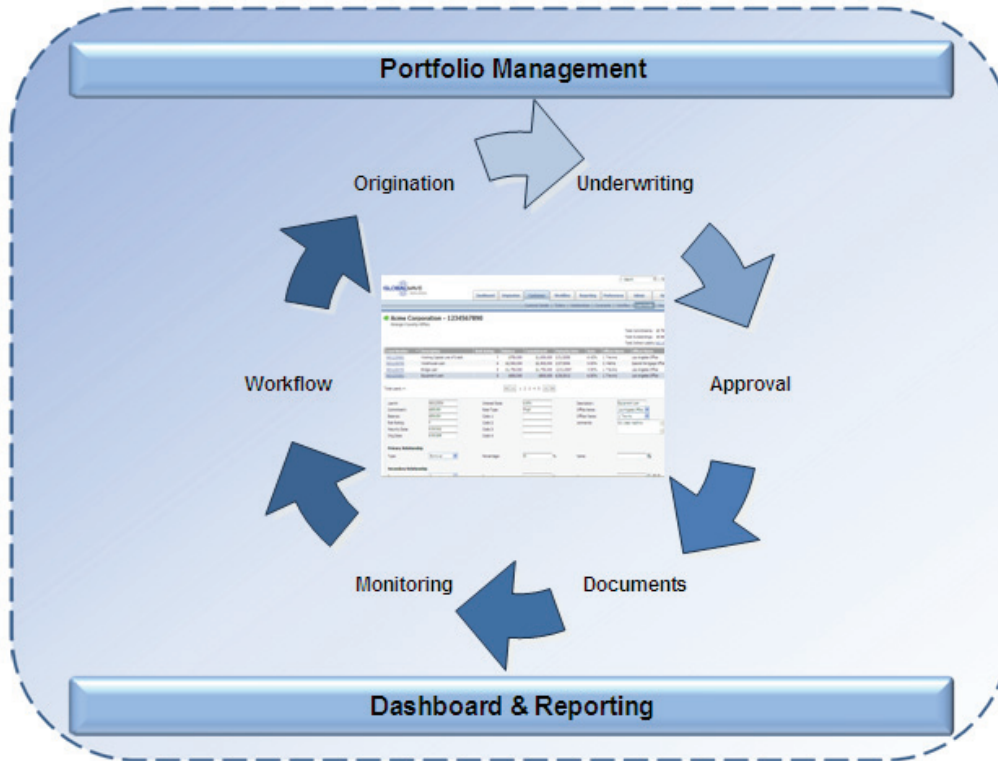
- Use of .NET centric technologies, using ASPX for User Interface layer
- Enterprise database running on SQL Server 2005
- Internet Information Server on Windows Server 2003
- Support for IE 6.0 or above
- Common functions are available as a framework (data access, logging, auditing)
- The business logic layer is implemented as a service, each functional module owns its own business service
- Common reporting framework (may be integrated with existing reporting tools)

Credit Track Benefits

- Carry a deal from origination through monitoring
- Completely configurable executive dashboard
- Configurable workflow metrics and statistics
- Automate manual process with redundant tasks
- Handles highly complex relationship and deal structures
- Generate ad-hoc reports to view your portfolio from multiple view points
- Powerful query and ad-hoc reporting capabilities
- Manage loan portfolio and asset information
- Comprehensive data and document management capabilities
- Track financial submission of required information
- Manage and perform covenant compliance
- Highly configurable application, requires very little programming
- Integrate with existing bank systems
- Single Sign-on capabilities

COMPLETE PLATFORM INTEGRATION

Leverage our integrated platform and mitigate the risks, costs and inefficiencies of maintaining multiple systems to handle straight through loan processing.



Global Wave Group is a solutions provider to the financial services industry. We offer a commercial credit origination, workflow, monitoring and portfolio management solution that helps bankers manage the risk of their commercial loan portfolios. The application minimizes keystrokes and allows straight through processing of commercial loans from origination to funding to monitoring. The system tracks metrics and performs various levels of operational and management reporting.

We are focused on providing technology solutions to help banks enhance their business process. We have both the technology and banking background to meet your most pressing IT challenges.

For a consultative session regarding your bank's technology needs, please contact us at (949) 273-8370 or email us at info@globalwavegroup.com.

Information

Optimize your portfolio

Find out how Global Wave Group and the Credit Track system can help you streamline workflows, manage portfolio risk, and report and monitor accurately and efficiently.

Visit us at:
globalwavegroup.com

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