BANKING TRANSFORMATION

170+ banking processes managed
through technology and talent

TECH + TALENT = BANKING TRANSFORMATION

— We currently have people doing the work for 170+ loan administration processes

— This gives us the context that's needed to properly engineer processes and develop banking bots

— We set a baseline automation target of 80% for all processes

— Automation and process improvements ensure 100% work quality

— We will build, pilot and maintain banking bots at no cost

— Our clients are only charged after we successfully test and implement the bot

— After implementation, AIS charges the bank half of what it cost them today at a "per unit processed" fee

APPROACH TO AUTOMATION

AIS builds technology to further efficiency gains and expense reduction for our clients.

Our Operations, Business Transformation and Development teams work in parallel to help transition and automate the work.

1 Discovery and Analysis	2 Technical Assessment	3 Development & Deployment

Discovery and Analysis
- Review client's current process and procedure
- Gemba Walk (Observe process and create process flow diagrams)
- Value Stream Mapping to identify value add and non-value (Muda) activities
- Create Business Requirements Document (BRD)

Technical Assessment
- Review scope for digital solution
- Compliance consideration for automation initiative
- Environment / Server Setup
- Tools Installation (RPA – UiPath)
- Client system access requirement

Development & Deployment
- BOT development - RPA
- Validation / Deployment
- User Acceptance Testing (UAT)
- BOT maintenance

COMMON CANDIDATES FOR AUTOMATION

Business Unit	Process Name	Process Description
Deposit Ops	Positive Pay	A fraud prevention tool designed to evaluate exceptions with checks presented to the bank and determine if checks should be deferred to the customer/vendor for a payment decision. Customers preauthorize payment of checks drawn on their account by providing the bank with a list of all checks issued. When checks are presented, information is compared with the file uploaded by the customer. Potential fraud exceptions are compiled in a daily checks list and scrubbed. Each item is reviewed to determine the exception/rejection reason and either sent for processing or sent to the customer for decision, based on rules for each exception/rejection type.
Credit Admin	Financial Statement Spreading	Spreads customer financial data into credit application which helps the bank simplify financial statements and standardize the information.
Treasury Ops	Lockbox - US Legal	Lockbox is a post-office box that is accessible by a bank. Customers send payments to the P.O. Box and the bank collects and processes the payments directly and deposits them into the account. The Lockbox process has financial documents which are reviewed and validated where Invoice number, Remitter's name and amount are captured in the system.
Shared Services	Imaging Sweep - New Loan Booking	In Imaging Sweep, we process new loan documents. There are different types of documents in this process. We find all documents type group and document type from checklist and import into client's application.
Shared Services	Imaging Sweep - AFR Sweeps	In AFR sweep, we find loan number and customer name from particular documents and rename the documents according to loan number and customer name. Then we import all renamed documents to client's software.
Shared Services	Imaging Sweep - Tickets	In the client's ticketing system, we have to work on different types of tickets like Exception Clearing tickets, funding tickets, ACBS tickets etc. And process all documents as per the request given in the ticketing system description
Mortgage	Mortgage Document uploading Process	The primary objective is to review mortgage and other banking-related documents received in client application for a Mortgage loan and import it into client's document storage system for proper indexing
Shared Services	Deposit Document Indexing	Identify/verify different legal documents and import them into client application or client document storage system, based on group and document type
Treasury Ops	AV Keying	When a check, coupon or document is scanned there is a chance that the MICR line will not be captured. It could be that it was unable to read the characters, or the item did not pass RT check digit validation. If this occurs, it will be scheduled for MICR Repair
Deposit Ops	Item Processing	Deals with scanned items from the bank branches. Items are being entered and the branches are being balanced by people, where Account#, RT#, Document Type, Serial# and amount are captured in system
Deposit Ops	Deposit Services – Open & Revised	When any business entity and/or personal account opens an account, they submit business/personal documents and create case in client ticketing system which needs to be verified with customer's account. We look at Customer's profile, account information with the document, relationship, customer information, address information, etc. in client's banking software and submit the case to Imaging.
Deposit Ops	Deposit Services - Maintenance & Research	We perform maintenance on customer's account as per their requirements. Working on account level, customer level like changing account status, account type, mail disposition, interest rate change & adjustment, providing statements/items/documents copies, confirming the balances, verifying different types of documents, verification of deposits/assets.

DEPOSIT OPERATIONS

MONTHLY AVERAGES

Process Name	Process Description	Quality	SLA Adherence
ATM Order	Orders are the fixed amount that we must put into ATMs. We make general ledger entries of ATM orders based on reports published by Loomis for a given day.	100.00%	100.00%
ATM Cash (Treasury)	Reconciliation of ATMs Deposit and dispense transactions based on reports provided by cash management provider.	100.00%	100.00%
Branch Cash Balancing	In branch Cash balancing, we are balancing 65 bank branches. For every branch, we compare the day before yesterday's ending balance with yesterday's ending balance. If we find any differences or discrepancies, then we research and find out the reason and correct it.	100.00%	100.00%
ATM Transaction Entries	Entries of all ATMs transactions such as deposit, cash dispense and residual to Banks's general ledger based on report provided by cash management provider.	100.00%	100.00%
Branch Balancing	We balance cities' branches. This includes Branch Shipments, Customer Cash & Coin activity, FED orders and shipments. The branches' total ending balance of the vault should balance to the daily ending GL.	100.00%	100.00%
Cash Advance	Cash Advances on credit cards. We compare the cash advance settlement for branches to the daily Branch GL. If the balance is the same that means there are not any outstanding payments pending (i.e. Branch doesn't have to pay anything to cash advance). If the balance is not zero, that means we must check the previous day's cash advances that have not been paid.	100.00%	100.00%
Commercial Vaults-17	Commercial vaults are machines placed in commercial stores. Every day by EOD, stores will put money into their vault and inform Loomis, and the bank will give them provisional credit. Every Friday, Loomis collects this amount and hands over to the bank, then the bank gives actual credit to client (i.e. commercial stores that put their cash into Vault). We do reconciliation of the previous day's ending balance with today's ending balanced by considering all deposited amounts	100.00%	100.00%
Commercial Vaults	The bank has 3 Commercial Accounts with "Provider 2" which have different customers with different store numbers and they are not serviced by "Provider 1" but "Provider 2" and couriered by "Provider 2" . The money is then taken back for final verification and credited to "Provider 1" .	100.00%	100.00%
Dispense Residual Entries	The amount which is withdrawn from the ATM is called Dispense and the amount which is left or remaining amount in ATM is called Residuals. We make entries of all such ATM transactions to Bank's general ledger based on reports provided by "Provider 1"	100.00%	100.00%
Dispensed Report	In Dispense, we track every day's withdrawal from ATMs. When ATMs are balanced by third party, we will check everyday tracking amounts and total must match with the balancing amount. If not, then we rectify the discrepancies.	100.00%	100.00%

DEPOSIT OPERATIONS

AIS

Process Name	Process Description	Quality	SLA Adherence
GL Entries	The amount which we put into ATMs is called deposits and we make these entries to Bank's general ledger based on the report published by "Provider 1"	100.00%	100.00%
ATMR Entries - ATM Order	Orders are the fix amount which we have to put into ATMs. We make general ledger entries of ATM orders based on reports published by ATMR group for particular day.	100.00%	100.00%
ATMR Entries - Dispense Residual	The amount withdrawn from the ATM is called Dispense and the amount which is left or remaining amount in ATM is called Residuals. We make entries of all such ATM transactions to Bank's general ledger based on reports provided by ATMR group	100.00%	100.00%
ATMR Entries - GL	The amount which we put into ATMs is called deposits and we make these entries to Bank's general ledger based on the report published by ATMR group	100.00%	100.00%
"Provider 1" ATM Balancing	In "Provider 1" ATM Balancing, we do reconciliation of ATMs located in different cities which are operated and maintained by Loomis. In this process, we check that all orders which are supposed to be deposited in ATMs are deposited properly or not. We also see daily that all orders and residuals (remaining number of ATMs)'s totals are balanced to the GL amount. If it's not matching then we research the discrepancies and solve it	98.86%	100.00%
ATMR Balancing	In "Provider 1" ATM Balancing, we do reconciliation of ATMs located in different cities which are operated and maintained by ATMR group. In this process, we check that all orders which are supposed to be deposited in ATMs are deposited properly or not. We also see daily that all orders and residuals (remaining number of ATMs)'s totals are balanced to the GL amount. If it's not matching then we research the discrepancies and solve it.	100.00%	100.00%
Settlement Report	It is the daily settlement of debit and credit ATM entries to balance the both sides of report. (i.e. debit and credit)	100.00%	100.00%
Suspense Report	Suspense account is an account used temporarily or permanently to carry doubtful ATM entries and discrepancies pending their analysis and permanent classification	100.00%	100.00%
Teller 21	In Teller21, we are checking that all deposits in ATMs are done as per the order instructions. Also checking, which ATM machines have Load outstanding.	100.00%	100.00%
Positive Pay Pre-Scrub	In Positive Pay Pre-Scrub, we do a comparison of the payment checks. We verify the issue payee name from the image of bank's check with database given in the bank's business banking platform.	100.00%	100.00%
Positive Pay Post-Scrub	Review of positive pay decisions and send checks to customers for payment decisions if needed.	100.00%	100.00%
Time Deposit (TD)	In Time Deposit we do reconciliation of 1,100+ Cost Centers. If any discrepancy is found in any of the centre, we rectify the same or inform Onshore team to clear pending outages.	100.00%	100.00%
New Account Qualifying	Verify if customer account has an appropriate approval to remain open	100.00%	100.00%

DEPOSIT OPERATIONS

MONTHLY AVERAGES

Process Name	Process Description	Quality	SLA Adherence
Financial Crime - Alert Management	Alerts are available first thing in the morning within the financial crime management solution. All alerts must be handled by EOD. Involves contact with Branches and LOBs, Subprocesses are the various alert types within financial crime management solution: Deposit Fraud Alert, Check Fraud Alert, Check Kiting, Inactive Accounts.	97.00%	100.00%
ATM Deposit Review	Review ATM check deposits in the morning for previous day's processed deposits. Also perform a periodic review during the day for deposits made after cut off time.	98.30%	100.00%
Review of Checking and Savings Accounts Closed	Review of Accounts Closed Within 90 Days of Opening	100.00%	100.00%
Six Transactions or Less	Research the accounts where number of transactions are six or less than six to identify whether there is any fraudulent item, if any fraudulent item found, report the same to Fraud Department	100.00%	100.00%
Open / Revised Workspace	To handle all the tickets created in Open/Revised workspace to identify if any exceptions are there, clear the exceptions by connecting through ticketing system.	99.07%	100.00%
Maintenance / Research Workspace	To handle all the maintenance activities and research activities to be performed for various accounts	97.68%	100.00%
Hold Mail B Report(Mass Mtc)	To transfer data for requests to change paper statements to E-Statements	100.00%	100.00%
BSA 30+ Report	Review of more than 30 days exception and send them to BSA	98.05%	100.00%
Missing Docs - IRA	To create tickets for the new IRA accounts for which documents are missing as per requirement	100.00%	100.00%
Missing Docs - CK/SV/TD	To create tickets for the new CK/SV/TD accounts for which documents are missing as per requirement	98.58%	100.00%
Exception Report Posted	Pulling daily exception report from ticketing system and post the report	100.00%	100.00%
BRD Report	To update daily production numbers in the Shared Drive	100.00%	100.00%
Zero Balance Report	Verify the Zero Balance accounts with ticketing system and banking software and close accounts	100.00%	100.00%
Ira Exception Report	Pulling daily exception report from ticket system for IRA accounts and post the report to Shared Drive	100.00%	100.00%
VOD's- Accuity/SSI/Confirmation	Verification of Deposits with banking software and document storage solution and reply to the requestor	99.76%	100.00%

DEPOSIT OPERATIONS

AIS

Process Name	Process Description	Quality	SLA Adherence
DDA	Unposted items are confirmed with CRM solution that whether they need to be returned or posted to the accounts	98.41%	100.00%
Savings	Unposted items are confirmed with CRM solution that whether they need to be returned or posted to the accounts	99.80%	100.00%
SDBX	The Unposted-Safe Deposit Box list is found in banking system. We must go through the list daily. We research and correct items so they will post to the account. We are in contact with the branch on some of these issues when items are unable to post, usually when the account is closed.	96.53%	100.00%
TD	The purpose of processing TD/IRA and correcting them in a timely manner is to prevent incorrect information being filed to the IRS	97.70%	100.00%
Watch List	The accounts are placed on watch status because the customer has requested special handling of the items posted to the account which implies that each item is to be viewed and compared with the special instructions	100.00%	100.00%
AM Balance	Return Items General Ledger Account Balancing-Returns Morning Balance Sheet. The process is performed to reconcile the Returns Items Control General Ledger Account	97.08%	100.00%
Payment Decisions	The purpose of the process is to determine the ACH and OD return totals from banking system EIP processes the return items which branch officers decided to return due to insufficient funds	99.70%	100.00%
Fed Returns	List of returns are sent to the Fed via email, which is pulled from bank's business banking platform	99.59%	100.00%
Same Day Returns	Report gets pulled from bank's business banking platform and the status of the return items is changed/updated in document storage solution as per the instructions by the CRM solution.	98.16%	100.00%
Late Day Returns		99.41%	100.00%
Special Returns		100.00%	100.00%
PM Balance	Return Items Daily Balancing - Afternoon Balance Sheet. The purpose of the process is to outline the use of current day activity to balance all return items to the outgoing Fed Cash letter	99.57%	100.00%
Stop Hit/Suspect List	Report pulled from document storage solution with a list of items that are either a Stop Hit (all information matches a loaded stop payment), or Stop Suspect (some information matches a loaded stop payment, but not all). We must go through the list daily, checking every item against stop payments on file for each account. Any matches must be sent to person working the Returns desk that day to be returned. Questions are directed to the branch or officer on the account. We regularly speak to the branch/account officer over the phone with questions	99.96%	100.00%

DEPOSIT OPERATIONS

MONTHLY AVERAGES

Process Name	Process Description	Quality	SLA Adherence
Debit Card Requests	To perform various requests made by frontline on behalf of customers such as Limit Raise, adding Travel notes, Issuing new debit cards	97.81%	100.00%
DC Fraud Reg E Error Resolution & SAR Procedures	Process is performed to review and resolve a transaction(s) disputed by customer, Procedures for submitting a Suspicious Activity Report. This process is done in order to comply with the Bank Secrecy Act	99.94%	100.00%
DC EFT GL Daily Adjustments	Offsetting customer EFT disputes using entries from FIS and adjustment items	99.76%	100.00%
DC Fraud – Fraud Alerts & Compromised Debit Cards	Review of accounts for which fraud alerts are sent by fraud software containing details and transaction activity, Report received for merchants who have been compromised, any debit cards that have been used at those merchants, System sends reports, managers decided if there should be a mass reissue. If reissuing cards, notify client by letter and order client a new card	NA	100.00%
Adding an ARB Rule to FIS Intercept	Add Advanced Risk Blocking rule to FIS Intercept.	NA	100.00%
Amount Entry, Data Entry, Reject Entry	Convert to document storage. Branch Capture transmits as branches scan in work. Associates are assigned specific branches to work. QC process of previous day's item to identify training opportunities and scanner issues that may require scanner maintenance.	98.95%	100.00%
Balancing/Customer Corrections Process		100.00%	100.00%
Duplicate Detection Process/Branch Emails	Process runs in document storage in the background. Items that get flagged in the detection process have to be reviewed. May have to be sent to EIP group to return, or Fraud.	100.00%	100.00%
Charge off Processing	Process is performed to check for Accounts overdrawn for 60 days. If no extension granted or other exception, the deposit account is closed and a loan loss account to be created.	100.00%	100.00%
OAP Codes	Codes are to be updated in banking system based on the report pulled from report generating software.	100.00%	100.00%

DEPOSIT OPERATIONS

MONTHLY AVERAGES

Process Name	Process Description	Quality	SLA Adherence
OD Letter Verification	Letters sent out to the customer depicting the status of their accounts which are overdrawn. These letters are verified making sure the number of letters and information in letters are correct.	100.00%	100.00%
OD Supplemental Code	Codes are to be updated in banking system based on the report pulled from report generating software.	100.00%	100.00%
Reg D Codes	Codes are to be updated in banking system based on the report pulled from report generating software	98.69%	100.00%
Waive Service Charge	Waive Service Charge date is to be updated in banking system for the accounts that are pulled from report generating software.	99.23%	100.00%
Tenants in Common	To identify any checking or savings account that has yes in Tenants in common filed but has number of signatures required 1 or less.	NA	100.00%
First Step Savings (Monthly)	The account type is to be changed from First Step Savings to Personal Savings as the customer reaches to its 18th Birthday irrespective of the state where he/she lives in.	100.00%	100.00%
Dormant with Zero Balance	The accounts that have zero balance	100.00%	100.00%
Incorrect Customer	Accounts are available in the report that are being pulled from report generating software and DDA, TD options for such accounts are to be unchecked as these are the business accounts and not personal accounts	100.00%	100.00%
To be closed	Account status is changed from To be closed status to Closed Permanently status based upon the account available balance.	100.00%	100.00%
TD Matured-Not Redeemed (WEEKLY)	Email is to be sent to the servicing officer asking to look into the TD accounts that are matured and not redeemed. They are also instructed for the further steps that are needed to be taken.	100.00%	100.00%

DEPOSIT OPERATIONS

MONTHLY AVERAGES

Process Name	Process Description	Quality	SLA Adherence
GA/TX Dormant (WEEKLY)	In this report the accounts that are in Dormant State for the state of GA and TX are maintained	100.00%	100.00%
Special Customer – Local County	Maintained with the help of the report pulled from report generating software making sure that all the information are as per the report.	100.00%	100.00%
Adverse Action	Adverse Action notices are being sent out to the borrower notifying them that they are not eligible to open the accounts with bank.	97.22%	100.00%
TD ><250k	Based upon the report pulled from report generating software and the available balance in the account the account type is to be modified in banking system.	94.12%	100.00%
TD state,type verification	Verification of the State and Rates for the accounts that are present in the report pulled from report generating software is done as the rates vary depending upon the State.	100.00%	100.00%
TD Final Maturity	The TD Final Maturity is deleted from the account if the date is wrong. The final maturity date should be as per the account type.	100.00%	100.00%
Limited (Monthly)	This process is monthly where the accounts that are in Limited status are segregated based upon the reason for their being in limited status. The report is then published so that the whole bank can review that making sure that such accounts are addressed at the earliest.	100.00%	100.00%
TD Exception	The interest information is changed to capitalize or transfer depending upon the report pulled from A2i composer	100.00%	100.00%
Unfunded (MONTHLY)	Accounts that are opened and are unfunded, for such accounts the servicing officer is being reached out asking for the reason about the same. Depending upon the reply from officer further action are taken into that account on Monthly basis.	100.00%	100.00%
TD Small Balance	Email is sent to the Servicing officer to close the account as there is very small balance present in that account after maturity of TD account.	100.00%	100.00%
TD Special Renewals (AT MATURITY)	There are Special TD accounts that are renewed at the time of maturity if there is no Transfer setup and when reinvested then a letter is sent out to Servicing officer so that the customer can be notified.	91.67%	100.00%
TD Withdrawal	Transactions are verified whether they are electronically processed payment or if the customer has visited the branch to make the particular transaction.	99.41%	100.00%

SHARED SERVICES

MONTHLY AVERAGES

Process Name	Process Description	Quality	SLA Adherence
Invoices - Operation	Operation invoice processing is the entire process company's accounts payable uses to handle supplier invoices. In Operation invoices we receive expenses related to daily operations	100.00%	100.00%
Invoices - Operation Research	Its part of above process which includes research.	100.00%	100.00%
Invoices - Retail	Retail invoice processing is the entire processing of the company's accounts payable uses to handle supplier invoices. Retail invoices are the ones which are related to retail expenses, local supplies etc	100.00%	100.00%
Invoices - Affiliated Bank Processing	We verify the researched detail of Bank invoices and after validation of details we process invoices to client's application	99.79%	100.00%
Invoices - Affiliated Bank Research	We do analysis of the invoice coming to mail box in detail and determine the valid cost Center and General ledger related with type of expenses and services given on the invoice	100.00%	100.00%
Invoices - Technology	Technology invoice relates with technology expenses of the organization. It starts when you receive an invoice and finishes when enter in software for approval and recording under the general ledger of the organization.	100.00%	100.00%
Deposit Document Indexing	Identification and verification of different legal documents and import them into document storage solution as per the group and type of the document	99.69%	100.00%
Imaging Sweep	In Imaging Sweep new loan we have to work on new loan documents. There are different types of documents in this process. We find all documents type group and document type from checklist and import into client's application, In AFR sweep we find loan number & customer name from documents and rename the documents according to loan number & customer name. Then we import all renamed documents to client's software, In ticketing system we have to work on different types of tickets like Exception Clearing tickets, funding tickets, etc. And process all documents as per the request given in the footprint description, In Image center we process documents which are related to Bank and we do indexing of those documents as per the request given in the footprint tickets.	99.97%	100.00%

TREASURY OPERATIONS

MONTHLY AVERAGES

Process Name	Process Description	Quality	SLA Adherence
Lockbox-US Legal	Keying invoices and transaction details of US legal. Lockbox is a post-office box that is accessible by a bank. Customers send payments to the PO box and bank collects and process the payment directly and deposit them into the account.	100.00%	100.00%
Lockbox-HOA	Keying invoices and transaction details of HOA. Lockbox is a post-office box that is accessible by a bank. Customers send payments to the PO box and bank collects and process the payment directly and deposit them into the account.	98.21%	100.00%
Lockbox-Remitter Only	Keying invoices and transaction details of new clients. Lockbox is a post-office box that is accessible by a bank. Customers send payments to the PO box and bank collects and process the payment directly and deposit them into the account.	99.99%	100.00%
Data Entry - ACH Authorization	The ACH Debit Authorizations spreadsheet will contain the account numbers, and company ID numbers that need to be set up in banking system	100.00%	100.00%
Account Analysis Billing Files	Update billing files in account analysis application using different templates provided on the spreadsheet.	100.00%	100.00%
End of Year ACH Payments Update	The End of year spreadsheet will contain the Association name, Homeowners, and annual amount columns we need to update the "year" column's amount on J&H Profitstar Application.	100.00%	100.00%
HOA Lockbox Scanned Maintenance	Update Home owners details like name, association name, address, amount, date as mentioned in the application form. This details needs to be updated in Profit Start application.	100.00%	100.00%
Strongroom	It is similar process like lockbox where keying done in different software.	100.00%	100.00%
A/V Keying Process - Remit Trac	It is similar process like lockbox where keying done in different software.	99.98%	100.00%

LOAN OPERATIONS

MONTHLY AVERAGES

Process Name	Process Description	Quality	SLA Adherence
Participation Notices	Payments(Interest, Principal etc.;) and Risk Rating are processed and updated respectively based on the notices received from the agent bank in the commercial loan system. Also different reports are prepared like LIP, Past Due and Rate Maturity depicting the status of the outstanding items.	99.65%	100.00%
Participation Notices-Delete Ticket	It's a part of above process where tickets are reviewed for deletion.	100.00%	100.00%
Rate Maturity/LIP/Past Due	It is also part of above process. It's a report on which we have escalated aged items.	100.00%	100.00%
Purge Notes	Purge Information is updated based on a spreadsheet in commercial loan system.	100.00%	100.00%
Non-Monetary Customer Services	Different Customer services like Close Account, Statement required etc.; which are Non-Monetary services are processed based on the tickets received in ticketing system.	100.00%	100.00%
ACBS Exception - Covenants	Loan Agreement is studied, borrower's requirement like Financial Statements, Compliance Certificate etc., are setup in ACBS.	96.95%	100.00%
Tax and Insurance	Status about Customer Policy is being validated from the AFR site. Providing Insurance documents from L Drive and Account Status of the Policy Holder to Onshore Team via ticket.	100.00%	100.00%
Collateral Tickler Set Up	Loan Agreement is studied and based on that borrowers requirement are setup in Info Access.	98.76%	100.00%
Certificate of Good Standing	Paid Invoices are generated/submitted in the Banktel based on the monthly invoice report provided from the Onshore Team.	100.00%	100.00%
New Loan Booking - Complex Loan	New Loans are booked in banking system based on the Loan Agreement, Customer Loan Application and CAM.	100.00%	100.00%
New Loan Booking - Non Complex Loan		100.00%	100.00%
Workflow Coordinator - ACBS Servicing Notices	Flow of ticket is directed by assigning the ticket to the respective servicer based on the priority and the type of transaction.	99.92%	100.00%
Workflow Coordinator	CAM report is reviewed from Action and based on that a ticket is generated.	99.91%	100.00%
Facility Booking QC	Spreadsheet is extracted from document storage for the loans that are booked in commercial loan system are revalidated against the loan documents available in L Drive and incase any discrepancy is found then ticket is generated and is assigned to the servicer for the required corrections.	100.00%	100.00%

LOAN OPERATIONS

AIS

Process Name	Process Description	Quality	SLA Adherence
Commercial Loan Booking QC	Spreadsheet is extracted from document storage for the loans that are booked in commercial loan system are revalidated against the loan documents available in L Drive and tickets.	100.00%	100.00%
Commercial Loan Collateral Booking QC	Spreadsheet is extracted from document storage for the loans that are booked in commercial loan system are revalidated against the loan documents available in L Drive and incase any discrepancy is found then ticket is generated and is assigned to the servicer for the required corrections.	100.00%	100.00%
Loan Booking QC	Loans booked in banking system are revalidated from the Loan Agreement and CAM making sure that everything is booked in the correct way.	98.34%	100.00%
Loan Repayment Schedule QC	Repayment Schedule as per which the borrower is going to repay the loan is validated against the Loan Documents once they are booked in the commercial loan system by the booker.	100.00%	100.00%
Homebuilder Finance Collateral QC	Spreadsheet is extracted from document storage for the loans that are booked in commercial loan system are revalidated against the loan documents available in L Drive, document storage and tickets.	100.00%	100.00%
Homebuilder Finance Facility QC	Spreadsheet is extracted from document storage for the loans that are booked in commercial loan system are revalidated against the loan documents available in L Drive, document storage and tickets.	100.00%	100.00%
Homebuilder Finance Loan QC	Spreadsheet is extracted from document storage for the loans that are booked in commercial banking system are revalidated against the loan documents available in L Drive, document storage and tickets.	100.00%	100.00%
Loan Accounting - Risk Rating Changes	Risk Information regarding the borrower is update	100.00%	100.00%
Loan Accounting - Auto Debit Set Up	Customer account is being setup on Auto Debit in banking system upon the receipt of request in ticketing system.	100.00%	100.00%
L Drive Build	Customer account is being setup on Auto Debit in banking system upon the receipt of request in ticketing system.	99.12%	100.00%
Loan Accounting - Collateral Updates	Customer collateral address information is updated in banking system upon the receipt of request in ticketing system.	100.00%	100.00%
ODP Tied Closed Accounts	Report is received from the onshore team where status of each account is checked. If the account is closed then we report the same to the Loan Accounting team so that the required action can be taken from their side.	100.00%	100.00%
Deceased Borrower	List of accounts are received from the onshore team which then are checked in banking system to make sure the account holder/s is/ are deceased or not and then closes the account if the customer is deceased and informs the Servicing Officer.	100.00%	100.00%
Loan Document Review	Loan Documents are setup in Infoaccess based on the type of collateral. Document Matrix and the loan documents are to be studied for setting up the documents.	100.00%	100.00%

FINANCE

MONTHLY AVERAGES

Process Name	Process Description	Quality	SLA Adherence
Daily/Monthly Cash Support Loading	Review reconciliation completed by balancing team on various GL accounts and verify supporting documents.	100.00%	100.00%
Daily/Monthly Account Statement Loading	Upload Statements for various GL accounts from IS research to accounting software.	100.00%	100.00%
Rate Changes	Bank provides the list of rates to be updated in banking system on daily basis which we need to verify through various sources and update them in banking system.	100.00%	100.00%
Rate Upload		100.00%	100.00%
General Ledger Account Reconciliation/ Internal DDA Reconciliation	Verify the balances of various GL accounts and internal DDA accounts in accounting software with supporting documents and upload it.	100.00%	100.00%
FR2900 Data Compilation	Regulatory reporting which helps in understanding and preparation of the report of transaction accounts, other deposits and vault cash by providing needful comprehensive set of resources.	100.00%	100.00%
Fixed Asset Tag Entry	Entering the data of businesses, corporations or LLCs/LLPs in a software named BankTEL/Ascend with the help of Fixed TAGS which includes all the information of vendor.	100.00%	100.00%
Prepaid Expense Tag Entry	Entering the data of businesses, corporations or LLCs/LLPs in a software application with the help of Prepaid TAGS which includes all the information of vendor.	100.00%	100.00%
Secretary of State Searches	The searching of the status of a vendor with the help of the SOS website of that state where the business of that vendor is registered.	100.00%	100.00%
Daily Transaction Recon/LIP Recon	All loans related transactions flow through a combination of seven GL clearing accounts known as LIP. These accounts are reconciled each day and sent to line of business for research and review where reconciliation can be defined as process that uses two sets of records to ensure figures are correct and in agreement.	100.00%	100.00%

ENTERPRISE RISK MANAGEMENT

MONTHLY AVERAGES

Process Name	Process Description	Quality	SLA Adherence
Financial Statement Spreading Templates	Spreading customers Financial information into spreadsheet which helps the bank simplify financial statements and transfer that information into a standardized form.	100.00%	100.00%
Document Collection- Spreading & Linesheet	Pull and save the documents as per checklist in shared folder from document storage and Spreading customers Financial information into spreadsheet which helps the bank simplify financial statements and transfer that information into a standardized form. Update borrower information into line sheet template from CCA.	100.00%	100.00%
Third Party Check Review	Data entry of checks into a spreadsheet to identify if a check is not cashed for more than $1000.00. A customer/business, that is not registered as a MSB entity, cannot cash a check(s) that exceed $1,000.00/per day for any one individual. If so, they are in violation of FinCEN regulations.	100.00%	100.00%
Credit Review Line Sheet & Aggregation	Update borrower information into line sheet template from CCA.	100.00%	100.00%
EDD Research	Perform due diligence review for personal relationship and business relationship.	99.51%	100.00%
TPRM Process	Upload and update information of NDA, COI and Contracts in Process Unity application for Vendors.	99.15%	100.00%
TPRM - Vendor Sevice Agreement Review	Track the status of new vendor or vendor services being added. It will begin with due diligence review till contract update in managed documents.	99.68%	100.00%

MORTGAGE

| | | MONTHLY AVERAGES | |
Process Name	Process Description	Quality	SLA Adherence
Loan Booking-Quality Control	Review banking system to verify that all information of 1st lien loan updated correctly as per documents, Review banking system to verify that all information of HELOC loan updated correctly as per documents, Review banking system to verify that all escrows related information updated correctly as per documents.	100.00%	100.00%
ARM Review-Letters	Verify if all the information are accurate in banking system, with Note document from document storage	100.00%	100.00%
Load Post-Closing Documents	Upload mortgage post closing documents to document storage solution in their respective categories.	100.00%	100.00%
Portfolio Audits	Audit a closed loan file using the Post Closing audit checklist.	100.00%	100.00%
Loan Assistant-Document Ordering	A process of arranging various document required for new loans which include different searches and request. Such documents are Transcripts, SSA, Title Request, Insurance request etc.	99.96%	100.00%
Booking Sheet Preparation and Review	Prepare booking sheet to compare information on the booking sheet report with the documentation.	99.62%	100.00%
MERS Registration	Register a loan once booked under Mortgage Electronic Registration System if eligible.	100.00%	100.00%
Upload Property Inspections & Comments-Vendor Site	Add property inspection fee in banking system and upload documents into document storage.	100.00%	100.00%
Property Inspection Add Fees		100.00%	100.00%
Paid off Loans-Pull Documents required for Lien Release	Pull Deed of Trust/assignment document for loans which are paid off and lien needs to be released.	100.00%	100.00%
Pay Simple Account Reconciliation	Clear/Reconcile Pay simple items from general ledger. Pay simple is an online website where customer use to make payment either via web or by telephone.	100.00%	100.00%
FHLB Stacking Process	Create mortgage packages for audit purpose. Package includes mortgage documents like - Note, DOT, Paystubs, Appraisal etc.	100.00%	100.00%
SecondLook Compliance Audits	Audit and verify signatures of closed loan packets and complete audit questionnaire.	99.96%	100.00%
Underwriting Assistant Tasks	Add loan conditions in LFC application as per client request. Loan conditions can be of Prior to Close, At Closing and Post Closing Conditions.	100.00%	100.00%

CREDIT ADMINISTRATION

MONTHLY AVERAGES

Process Name	Process Description	Quality	SLA Adherence
Financial Statement Spreading	Spreading customers Financial information into credit data application which helps the bank simplify financial statements and transfer that information into a standardized form.	97.63%	100.00%
Financial Cash Flow Templates	Spreading the dollar values from tax returns that includes both borrowing business, the individual owner/guarantors tax returns, and any business guarantors if applicable. Also, Spreading customers Financial information into credit data application which helps the bank simplify financial statements and transfer that information into a standardized form.	100.00%	100.00%

BRANCH ADMINISTRATION

Process Name	Process Description	Quality	SLA Adherence
Hold Review Process (Notice Processing)	Complete quality control (QC) reviews of daily hold notices. The QC function is to ensure compliance with Regulation CC when delaying funds availability.	100.00%	100.00%
Hold Review Process (Daily Report)		100.00%	100.00%

ABOUT US

AIS is a Texas-based FinTech firm offering data analytics, technology and talent to support Operations and IT functions within the financial services sector. We are committed to lowering costs, improving quality and delivering faster results for our clients. Our insights, software robotics and workforce solutions drive the day-to-day activities so our clients can focus on growing their business.

Using a lean Six Sigma approach, our team reviews client processes, eliminates non-value adds, and streamlines productivity. We build and share financial and legal technology to automate and optimize operational performance. We recruit, train and manage highly skilled human resources to meet full-time or project-based staffing needs.

Our clients have global access to a wide-ranging team of subject matter experts specializing in data, information technology, business operations, and legal support. We serve a variety of industries including commercial and retail banking, automotive finance, credit card, mortgage, insurance and telecommunications.

OUR BUSINESS IS HELPING YOU DO BUSINESS BETTER

Data | Technology | Talent

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