

```

class MirrorX(bpy.types.Operator):
    """This adds an X mirror to the selected object"""
    bl_idname = "object.mirror_mirror_x"
    bl_label = "Mirror X"

    def execute(self, context):
        #selection at the end, add back the de-selected mirror modifier object
        mirror_ob.select= 1
        modifier_ob.select=1
        bpy.context.scene.objects.active = modifier_ob
        print("Selected" + str(modifier_ob)) # modifier ob is the active ob
        mirror_ob.select = 0
        #one = bpy.context.selected_objects[0]
        #two = bpy.context.objects[one.name, select = 1
        except:
            print("please select exactly two ob...") # one gets the modifier unless its not selected

```

# BANKING TRANSFORMATION

160+ banking processes managed through technology and talent

- On the following slides, you can review a sample of 160+ banking processes AIS supports through tech & talent
- This list demonstrates the average monthly units processed and the client defined quality metrics we meet
- We design automation solutions to further efficiency gains and expense reduction across all loan administration processes
- We set an automation target of 80% for each software robotics package we develop
- For a leading community bank, our Business Transformation team identified 14 processes for automation
- Automation and process improvements ensure 100% quality for work previously managed by 36 FTE
- These processes are highlighted in **GREEN** on the following slides

## MONTHLY AVERAGES

Process Name	Process Description	Quality	Units Processed	SLA Adherence
ATM Order	Orders are the fixed amount which we have to put into ATMs. We make general ledger entries of ATM orders based on reports published by Loomis for a given day.	100.00%	21	100.00%
ATM Cash Brinks (Treasury)	Reconciliation of ATMs Deposit and dispense transactions based on reports provided by Brinks	100.00%	21	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%	21	100.00%
Brinks Entries	Entries of all ATMs transactions such as deposit, cash dispense and residual to Banks's general ledger based on report provided by Brinks.	100.00%	21	100.00%
Brinks Branch Balancing	In Brinks Branch, we balance particular cities' branches. The Brinks Branch includes Branch Shipments, Customer Cash & Coin activity, FED orders and shipments. The branches' total i.e. ending balance of the vault should balance to the daily ending GL.	100.00%	21	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 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 have to check the previous days cash advances that have not been paid.	100.00%	21	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 days ending balance with today's ending balanced by considering all deposited amounts	100.00%	340	100.00%
Commercial Vaults-Garda	The bank has 3 Commercial Garda Accounts i.e. Orlando, Jacksonville and Tampa which have different customers with different store numbers and they are not serviced by Loomis safes but Garda safes and couriered by Garda. The Money is then taken back to Loomis for final verification and credited to Loomis Vault.	100.00%	62	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 Loomis	100.00%	21	100.00%
Dispensed Report	In Dispense, we track every day's withdrawal from ATMs. When ATMs are balanced by third party, we will check our everyday tracking amounts & total must match with the balancing amount. If not then we rectify the discrepancies.	100.00%	21	100.00%

## MONTHLY AVERAGES

Process Name	Process Description	Quality	Units Processed	SLA Adherence
GL Entries	The amount which we put into ATMs, that amount is called deposits and we make these entries to Bank's general ledger based on the report published by Loomis	100.00%	21	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%	21	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%	21	100.00%
ATMR Entries - GL	The amount which we put into ATMs, that amount is called deposits and we make these entries to Bank's general ledger based on the report published by ATMR group	100.00%	21	100.00%
Loomis ATM Balancing	In Loomis 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%	21	100.00%
ATMR Balancing	In Loomis 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%	21	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%	21	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%	21	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%	21	100.00%
Positive Pay Pre-Scrub	In Positive Pay Pre-Scrub, we do comparison the payments checks. we verify the issue payee name from the image of bank's check with database given in Allegro.	100.00%	18,738	100.00%
Positive Pay Post-Scrub	Review of positive pay decisions and send checks to customers for payment decisions if needed.	100.00%	12,890	100.00%
Time Deposit (TD)	In Time Deposit we do reconciliation of 1177 Cost Centres. If any discrepancy is found in any of the centre, we rectify the same or inform to Onshore team to clear pending outages.	100.00%	21	100.00%
New Account Qualifying	Verify if customer account has an appropriate approval to remain open	100.00%	46	100.00%

## MONTHLY AVERAGES

Process Name	Process Description	Quality	Units Processed	SLA Adherence
Verafin Alert Management	Verafin alerts are available first thing in the morning within Verafin. All alerts must be handled by EOD. Involves contact with Branches and LOBs, Subprocesses are the various alert types within Verafin: Deposit Fraud Alert, Check Fraud Alert, Check Kiting, Inactive Accounts.	97.00%	956	100.00%
ATM Deposit Review	Review ATM check deposits in the morning for previous day's processed deposits. Also to perform a periodic review during the day for deposits made after cut off time.	98.30%	535	100.00%
Review of Checking and Savings Accounts Closed	Review of Accounts Closed Within 90 Days of Opening	100.00%	25	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%	147	100.00%
Open/ Revised Workspace	To handle all the ticket created in Open/Revised workspace to identify if any exceptions are there, clear the exceptions by connecting with Lifeline through Footprint	99.07%	4,690	100.00%
Maintenance / Research Workspace	To handle all the maintenance activities and research activities to be performed for various accounts	97.68%	2,243	100.00%
Hold Mail B Report( Mass Mtc)	To transfer data for requests to change Paper statements to E-Statements	100.00%	22	100.00%
BSA 30+ Report	Review of more than 30 days exception and send them to BSA	98.05%	122	100.00%
Missing Docs - IRA	To create tickets for the new IRA accounts for which documents are missing as per requirement	100.00%	108	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%	827	100.00%
Exception Report Posted	Pulling daily exception report from Footprints and post the report to QuickDocs	100.00%	23	100.00%
BRD Report	To update daily production numbers in the Shared Drive	100.00%	22	100.00%
Zero Balance Report	To verify the Zero Balance accounts with Footprints and Bankway and close the accounts on Verification	100.00%	2,076	100.00%
Ira Exception Report	Pulling daily exception report from Footprints for IRA accounts and post the report to Shared Drive	100.00%	98	100.00%
VOD's- Accuity/SSI/Confirmation	Verification of Deposits with Bankway, ImageCenter and Onabse and reply to the requestor	99.76%	1,868	100.00%

# DEPOSIT OPERATIONS



## MONTHLY AVERAGES

Process Name	Process Description	Quality	Units Processed	SLA Adherence
DDA	Unposted items are confirmed with Frontline that whether they need to be returned or posted to the accounts	98.41%	3,688	100.00%
Savings	Unposted items are confirmed with Frontline that whether they need to be returned or posted to the accounts	99.80%	143	100.00%
SDBX	The Unposted-Safe Deposit Box list is found in Tempo under Transaction Desk. 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%	58	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%	304	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%	315	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%	58	100.00%
Payment Decisions	The purpose of the process is to determine the ACH and OD return totals from Tempo EIP processes the return items which branch officers decided to return due to insufficient funds	99.70%	83	100.00%
Fed Returns	List of returns are sent to the Fed via email, which is pulled from Allegro	99.59%	537	100.00%
Same Day Returns	Report gets pulled from Alegro and the status of the return items is changed/updated in ImageCentre as per the instructions by frontline	98.16%	51	100.00%
Late Day Returns		99.41%	261	100.00%
Special Returns		100.00%	22	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%	165	100.00%
Stop Hit/Suspect List	Report pulled from OnBase 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. Any 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%	2,982	100.00%

## MONTHLY AVERAGES

Process Name	Process Description	Quality	Units Processed	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%	2,563	100.00%
DC Fraud Reg E Error Resolution & SAR Procedures	Process is performed to review and resolve a transaction/transactions 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%	498	100.00%
DC EFT GL Daily Adjustments	Offsetting customer EFT disputes using entries from FIS and adjustment items	99.76%	210	100.00%
DC Fraud – Fraud Alerts & Compromised Debit Cards	Review of accounts for which fraud alerts are sent by Falcon containing details and transaction activity, Report in FIS intercept received for merchants who have been compromised, any debit cards that have been used at those merchants, FIS 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	NA	100.00%
Adding an ARB Rule to FIS Intercept	Add Advanced Risk Blocking rule to FIS Intercept.	NA	NA	100.00%
Amount Entry, Data Entry, Reject Entry	OSI is converting to Image Center. 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%	106,584	100.00%
Balancing/Customer Corrections Process		100.00%	5,534	100.00%
Duplicate Detection Process/Branch Emails	Process runs in IC 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%	7	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%	57	100.00%
OAP Codes	Codes are to be updated in Tempo based on the report pulled from A2i Composer	100.00%	150	100.00%

## MONTHLY AVERAGES

Process Name	Process Description	Quality	Units Processed	SLA Adherence
OD Letter Verification	Letters send 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%	1,897	100.00%
OD Supplemental Code	Codes are to be updated in Tempo based on the report pulled from A2i Composer	100.00%	49	100.00%
Reg D Codes	Codes are to be updated in Tempo based on the report pulled from A2i Composer	98.69%	95	100.00%
Waive Service Charge	Waive Service Charge date is to be updated in Tempo for the accounts that are pulled from A2i composer.	99.23%	974	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	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%	7	100.00%
Dormant with Zero Balance	The accounts that have zero balance	100.00%	2	100.00%
Incorrect Customer	Accounts are available in the report that are being pulled from A2i composer and DDA, TD options for such accounts are to be unchecked as these are the business accounts and not personal accounts	100.00%	131	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%	329	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%	16	100.00%

# DEPOSIT OPERATIONS



## MONTHLY AVERAGES

Process Name	Process Description	Quality	Units Processed	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%	220	100.00%
Harris County	Special Customer - Harris County is maintained with the help of the report pulled from A2i composer making sure that all the information are as per the report.	100.00%	83	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%	186	100.00%
TD ><250k	Based upon the report pulled from A2i composer and the available balance in the account the account type is to be modified in Tempo.	94.12%	23	100.00%
TD state,type verification	Verification of the State and Rates for the accounts that are present in the report pulled from A2i composer is done as the rates vary depending upon the State.	100.00%	51	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%	15	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%	177	100.00%
TD Exception	The interest information are changed to capitalize or transfer depending upon the report pulled from A2i composer	100.00%	8	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%	28	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%	6	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%	4	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%	1,029	100.00%

## MONTHLY AVERAGES

Process Name	Process Description	Quality	Units Processed	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%	213	100.00%
Invoices - Operation Research	Its part of above process which includes research.	100.00%	226	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%	33	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%	999	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%	1,031	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%	114	100.00%
Deposit Document Indexing	Identification and verification of different legal documents and import them into OnBase or Image Centre as per the group and type of the document	99.69%	5,719	100.00%
Imaging Sweep	In Imaging Sweep new loan we have to work on new loans documents. There are different types of documents in this process. We find all documents type group and document type from checklist and import in to client's application, In AFR sweep we find loan number & customer name from particular documents and rename the documents according to loan number & customer name. Then we import all renamed documents to client's software, In foot print ticket 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 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%	17,799	100.00%

## MONTHLY AVERAGES

Process Name	Process Description	Quality	Units Processed	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%	945	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%	4,303	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%	4,439	100.00%
Bankway 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 Bankway Tempo	100.00%	43	100.00%
Account Analysis Billing Files	Update billing files in Weiland application using different templates provided on the spreadsheet.	100.00%	20	100.00%
End of Year ACH Payments Update	The End of year spreadsheet will contain the Association name, Homeowners, and 2019-2020 amount columns we need to update the 2020 column's amount on J&H Profitstar Application.	100.00%	28	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%	259	100.00%
Strongroom	It is similar process like lockbox where keying done in different software.	100.00%	89	100.00%
A/V Keying Process - Remit Trac	It is similar process like lockbox where keying done in different software.	99.98%	13,668	100.00%

## MONTHLY AVERAGES

Process Name	Process Description	Quality	Units Processed	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 ACBS. Also different reports are prepared like LIP, Past Due and Rate Maturity depicting the status of the outstanding items.	99.65%	2,071	100.00%
Participation Notices-Delete Ticket	It's a part of above process where tickets are reviewed for deletion.	100.00%	504	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%	21	100.00%
Purge Notes	Purge Information is updated based on a spreadsheet in ACBS.	100.00%	62	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 Footprints.	100.00%	177	100.00%
ACBS Exception - Covenants	Loan Agreement is studied, borrower's requirement like Financial Statements, Compliance Certificate etc., are setup in ACBS.	96.95%	146	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 Footprint ticket.	100.00%	371	100.00%
Collateral Tickler Set Up - Bankway	Loan Agreement is studied and based on that borrowers requirement are setup in Info Access.	98.76%	559	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%	1	100.00%
New Loan Booking Bankway - Complex Loan	New Loans are booked in Bankway based on the Loan Agreement, Customer Loan Application and CAM.	100.00%	10	100.00%
New Loan Booking Bankway - Non Complex Loan		100.00%	40	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%	2,859	100.00%
Workflow Coordinator - Bankway	CAM report is reviewed from Action and based on that a Footprint Ticket is generated.	99.91%	304	100.00%
ACBS Facility Booking QC	Spreadsheet is extracted from OnBase for the loans that are booked in ACBS are revalidated against the loan documents available in L Drive and incase any discrepancy is found then Footprint ticket is generated and is assigned to the servicer for the required corrections.	100.00%	66	100.00%

## MONTHLY AVERAGES

Process Name	Process Description	Quality	Units Processed	SLA Adherence
ACBS Loan Booking QC	Spreadsheet is extracted from OnBase for the loans that are booked in ACBS are revalidated against the loan documents available in L Drive and Footprint tickets.	100.00%	82	100.00%
ACBS Collateral Booking QC	Spreadsheet is extracted from OnBase for the loans that are booked in ACBS are revalidated against the loan documents available in L Drive and incase any discrepancy is found then Footprint ticket is generated and is assigned to the servicer for the required corrections.	100.00%	255	100.00%
Bankway Loan Booking QC	Loans booked in Bankway/Tempo are revalidated from the Loan Agreement and CAM making sure that everything is booked in the correct way.	98.34%	390	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 ACBS by the booker.	100.00%	273	100.00%
Homebuilder Finance Collateral QC	Spreadsheet is extracted from OnBase for the loans that are booked in ACBS are revalidated against the loan documents available in L Drive, Image Centre and Footprint tickets.	100.00%	93	100.00%
Homebuilder Finance Facility QC	Spreadsheet is extracted from OnBase for the loans that are booked in ACBS are revalidated against the loan documents available in L Drive, Image Centre and Footprint tickets.	100.00%	70	100.00%
Homebuilder Finance Loan QC	Spreadsheet is extracted from OnBase for the loans that are booked in ACBS are revalidated against the loan documents available in L Drive, Image Centre and Footprint tickets.	100.00%	68	100.00%
Loan Accounting - Risk Rating Changes	Risk Information regarding the borrower is update	100.00%	77	100.00%
Loan Accounting - Auto Debit Set Up	Customer account is being setup on Auto Debit in Bankway/ Tempo upon the receipt of request in Footprints.	100.00%	43	100.00%
L Drive Build	Customer account is being setup on Auto Debit in Bankway/ Tempo upon the receipt of request in Footprints.	99.12%	304	100.00%
Loan Accounting - Collateral Updates	Customer collateral address information is updated in Bankway/ Tempo upon the receipt of request in Footprints.	100.00%	8	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%	1	100.00%
Deceased Borrower	List of accounts are received from the onshore team which then are checked in Bankway/ Tempo 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%	1	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%	578	100.00%

### MONTHLY AVERAGES

Process Name	Process Description	Quality	Units Processed	SLA Adherence
Daily/Monthly Cash Support Loading	Review reconciliation completed by balancing team on various GL accounts and verify supporting documents.	100.00%	695	100.00%
Daily/Monthly Account Statement Loading	Upload Statements for various GL accounts from IS research to Blackline.	100.00%	598	100.00%
Rate Changes	Bank provides the list of rates to be updated in bankway on daily basis which we need to verify through various sources and update them in Bankway.	100.00%	600	100.00%
Rate Upload		100.00%	21	100.00%
General Ledger Account Reconciliation/ Internal DDA Reconciliation	Verify the balances of various GL accounts and internal DDA accounts in Blackline with supporting documents and upload it.	100.00%	410	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%	21	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%	29	100.00%
Prepaid Expense Tag Entry	Entering the data of businesses, corporations or LLCs/LLPs in a software named BankTEL/Ascend with the help of Prepaid TAGS which includes all the information of vendor.	100.00%	38	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%	38	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%	21	100.00%

**MONTHLY AVERAGES**

<b>Process Name</b>	<b>Process Description</b>	<b>Quality</b>	<b>Units Processed</b>	<b>SLA Adherence</b>
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%	2	100.00%
Document Collection- Spreading & Linesheet	Pull and save the documents as per checklist in shared folder from OnBase, Image Centre 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%	24	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%	2,673	100.00%
Credit Review Line Sheet & Aggregation	Update borrower information into line sheet template from CCA.	100.00%	6	100.00%
EDD Research	Perform due diligence review for personal relationship and business relationship.	99.51%	73	100.00%
TPRM Process	Upload and update information of NDA, COI and Contracts in Process Unity application for Vendors.	99.15%	105	100.00%
TPRM - Vendor Service 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%	233	100.00%

Process Name	Process Description	MONTHLY AVERAGES		
		Quality	Units Processed	SLA Adherence
Loan Booking-Quality Control	Review bankway application to verify that all information of 1st lien loan updated correctly as per documents, Review bankway application to verify that all information of HELOC loan updated correctly as per documents, Review bankway application to verify that all escrows related information updated correctly as per documents.	100.00%	200	100.00%
ARM Review-Letters	Verify if all the information are accurate in Bankway application, with Note document from Onbase, Image Center.	100.00%	163	100.00%
Load Post-Closing Documents to OnBase	Upload mortgage post closing documents to Onbase in their respective categories.	100.00%	354	100.00%
Portfolio Audits	Audit a closed loan file using the Post Closing audit checklist.	100.00%	74	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%	668	100.00%
Booking Sheet Preparation and Review	Prepare booking sheet to compare information on the booking sheet report with the documentation.	99.62%	154	100.00%
MERS Registration	Register a loan once booked under Mortgage Electronic Registration System if eligible.	100.00%	71	100.00%
Upload Property Inspections & Comments-Vendor Site	Add property inspection fee in Bankway application and upload documents into OnBase.	100.00%	140	100.00%
Property Inspection Add Fees		100.00%	108	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%	261	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%	8	100.00%
FHLB Stacking Process	Create mortgage packages for audit purpose. Package includes mortgage documents like - Note, DOT, Paystubs, Appraisal etc.	100.00%	184	100.00%
SecondLook Compliance Audits	Audit and verify signatures of closed loan packets and complete audit questionnaire.	99.96%	224	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%	65	100.00%

**MONTHLY AVERAGES**

Process Name	Process Description	Quality	Units Processed	SLA Adherence
Financial Statement Spreading	Spreading customers Financial information into Credit Lens application which helps the bank simplify financial statements and transfer that information into a standardized form.	97.63%	247	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 Lens application which helps the bank simplify financial statements and transfer that information into a standardized form.	100.00%	60	100.00%

**MONTHLY AVERAGES**

Process Name	Process Description	Quality	Units Processed	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%	924	100.00%
Hold Review Process (Daily Report)		100.00%	21	100.00%

## CONTACT INFORMATION

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## 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 activity 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 project-based or full-time 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 banking, automotive finance, credit card, mortgage, insurance and telecommunications.

