

## How we track benefits

## finova



#### New Products



### Risk Management



### User Experience



#### Ops Efficiencies

New changes that enhance the products you sell to your customers

- They can also alter the available configuration points meaning you can change the way you interact with your customers.
- There can simply be a new financial product your offer your customers.
- The feature may relate to the Application (origination) or In-Life (servicing) lifecycles (or even both).

These initiatives reduce risk burdens and potential losses to the lender.

- They may be provided by adding new third-party providers allowing lenders to implement new controls.
- They may be delivered in real-time or in batch mode dependent on the urgency of the risk.
- They can include extending existing solutions to support further configuration options.

These are changes designed to make the end user experience better

- These changes may change the medium a customer journey is delivered over.
- They can also affect processes used by your operational teams.
- They may look to replace a manual process with automation.
- Simply they should make the end user happier!

These solutions reduce your cost of running your operation.

- They should reduce manual operation processes.
- They can be achieved by the introduction of thirdparty data or solutions.
- They should drive improvement in profit and reduction in costs
- They will make your Execs happier!

The above can be in any combination!



## **New Product**

## Hybrid Product

- Intermediary portal
- Affordability
- Product definition
- Workflows
- Arrears
- Auto convert
- Amendments
- Manually convert





## **New Product**

### • Further Advances

- Intermediary portal
- Validation on agent
- Interest Served
- Up to date balances
- Forward projections
- Enriched data





# Risk Management

- Offer Process
- Property Risk
- Automated Processing
- Product Rates
- Access Rights





# User Experience

- Browser Support
- Broker Administration
- Broker Contact Information
- Valuation Updates





# Ops Efficiencies

- GILT Rates
- Quest Data
- Distribution Hub
- Customer De-duplication

