Baker Hill® Exception Advisor®

Protect the quality of your client portfolio

Experian℠

As one of the core components of Baker Hill Advisor,® Baker Hill® Exception Advisor® establishes a consistent process for managing risk across lines of business. Exception Advisor supports the portfolio management stage of the Baker Hill® Relationship Cycle® by providing a flexible framework to securely monitor document, financial statement, policy, compliance and exception management across lines of business.

Baker Hill Advisor®
Core components

Baker Hill® Client Advisor®
Addresses key processes centered on sales relationship management

Baker Hill® Exception Advisor®
Automates document, policy, compliance and exception management

Baker Hill® Portfolio Risk Advisor®
Continually monitors the overall health of the entire client portfolio

By automating the administrative and relationship aspects of portfolio management, you can experience decreased loan losses and risk exposure and reduce client-servicing costs. Simply put, Exception Advisor can help you to streamline your portfolio processing workflow, promote proactive relationship strategies, and improve portfolio credit quality and compliance.

Integrate risk management at every level

Exception Advisor consolidates portfolio monitoring into a common, centralized database and standardizes tracking and monitoring across lines of business. Our service can help you to:

- Create unique views and checklist templates to meet departmental needs through configuration and use of institution-defined fields.
- Control access to data based on a user's role and security profile within each line of business.
- Build checklists quickly from a predefined list of tracking items.
- Ensure that complete and relevant information is gathered. Best-practice templates can be selected by product family and associated line of business to manage unlimited tracking item families, with interface overlays for insurance, attorneys, Uniform Commercial Code and others.

Maximize your portfolio processing

- Common interface makes it easy to review, edit and create financial ties to products, collateral and tracking items
- Streamlined interface allows you to select and manage multiple tracking items at one time
- Eleven predefined interface overlays covering real estate, securities and intangible assets help to support unlimited collateral types
- Single point of entry allows you to create cross-client ties

Experian
475 Anton Blvd.
Costa Mesa, CA 92626
T: 1 888 414 1120
www.experian.com

Improve portfolio credit quality and compliance

- Policy help links to your institution's credit policy to guide users in understanding requirements for exception clearing
- Checklists segmented by line of business, product type and collateral type enhance adherence to credit policy
- The system identifies insurance and UCC expirations before they occur and provides an online notification
- Portfolio management tasks are prioritized through the use of critical thresholds
- Regulatory or institution-initiated policy changes are maintained in one location, simplifying ongoing management and ensuring compliance

Promote proactive relationship management

- Exceptions are presented to relationship managers on the My Tracking Items page as well as on the precall report in Baker Hill® Client Advisor®
- Users can filter exceptions based on specific criteria to prioritize and work all exceptions with a single click
- Client correspondence may be automatically generated in BakerHill Advisor

Centralize reporting for more thorough analysis and management

- Standard reports identify tracking items that have expired or are about to expire
- Custom report authoring environment provides the ability to filter and modify reports based on tracking item families, status, date range or other relevant parameters
- Departmental reports may be created for different lines of business
- Report access is secured at the user, business unit and role levels
- Users may schedule reports on a recurring basis

Generate documents automatically

- Communication can be handled via print mail
- Correspondence manager facilitates mass or single communications
- The system records the date and type of correspondence sent

Integrate portfolio management with sales automation and origination

- Support multiple lines of business with a single database
- Minimize data redundancy and eliminate unnecessary requests for information from the client
- Streamline the client management process
- Enhance client interaction

Exception Advisor can be configured to import data from the institutions' core systems or other external systems. Because data can be imported daily, the centralized database of information from disparate sources becomes a reliable resource for satisfying critical management reporting needs.

About Decision Analytics

Experian Decision Analytics helps clients make better, more insightful decisions and create greater value from customer relationships across their entire book of business — from consumers to small and commercial enterprises. Clients use Decision Analytics' data intelligence, analytics, technology and consulting expertise to expand customer relationships; manage and mitigate credit risk; prevent, detect and reduce fraud; meet regulatory obligations; and gain operational efficiencies. Decision Analytics provides the intelligence used by leading businesses worldwide to assess with confidence the potential risk and reward of critical business decisions.

To find out more about Exception Advisor, contact your local Experian sales representative or call 1 888 414 1120.

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