



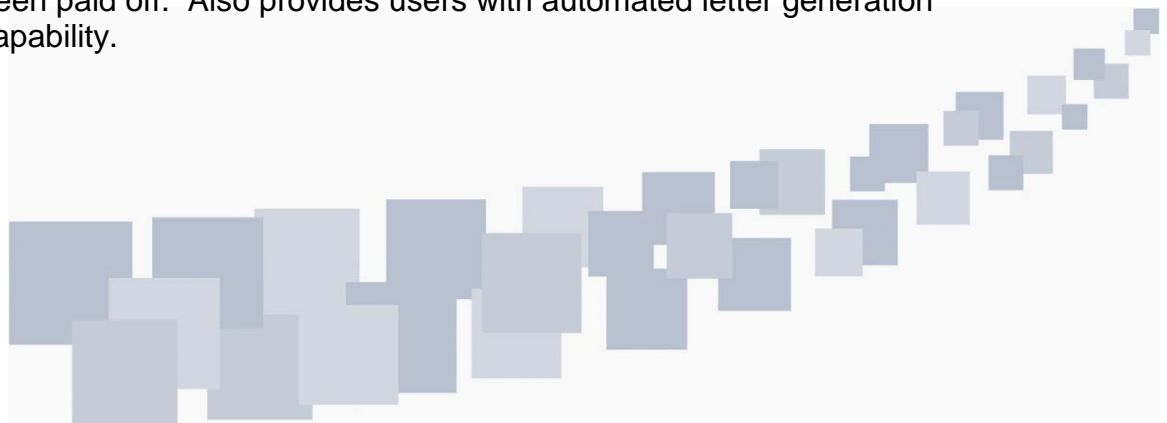
Hibernia National Bank

Customer Profile

Mobilis architects worked with Hibernia National Bank to design and construct Loan Servicing and Small Business Banking (SBB) Loan Processing workflow systems. The Loan Servicing workflow facilitates the processing of consumer and commercial loan documents once a loan is booked, and includes the following components procedures tracking system. The Small Business Banking (SBB) Loan Processing system supports the departments responsible for processing and approving small business loans.

The Loan Servicing workflow project included the development of the following components:

- Hiberview – provides users throughout the bank with the ability to view loan documents via Hibernia's intranet. Documents may be requested in either batch or immediate mode.
- Exception Processing – input and tracking of all required documents that are missing when the loan file is initially received. This is critical to the entire lending process.
- Cross-Pledging – enables multi-indexing of loan documents which may pertain to several different loans.
- Vault Requests – remote users can submit requests for copies of loan documents using a standard Word template via email. Emails are sent to a centralize mailbox, the Word template is then extracted, validated for completeness, converted to image, and subsequently imported into the workflow.
- Data Change Requests – enables branches to submit a multitude of requests (e.g., address/name changes, credit line increases/decreases, advances) pertaining to the maintenance of an existing account via Hibernia's intranet. When a request is successfully submitted, the information is imported into the workflow and automatically posted to the mainframe.
- Paid Processing – enables users to electronically process loans that have been paid off. Also provides users with automated letter generation capability.



The Small Business Banking Loan Processing system included the development of the following components:

- Automated fax-in of loan application and associated documents.
- Integration with a third-party loan processing application called Appro. This enables the ViewStar workflow to leverage the information already existing in the Appro system and enables critical information, such as Social Security numbers, to be validated for authenticity.
- Loan status tracking – enables banking officers (lenders) to track the status of all outstanding requests via Hibernia’s intranet. Officers can clearly see where the loan is within the workflow (which stage), who is currently processing the loan, what underwriter it has been assigned to, and the final decision.
- Lenders have the ability to submit amendments to loans via the intranet. The amendment information is subsequently converted into a document format and matched to the existing loan folder in the workflow.
- Automated banker notification – workflow automatically notifies lenders via email at specified intervals when an approved loan has not been booked, thereby prompting them to proactively contact customers.

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