

RFM™ Loss Data Capture(LDC) Tool – Overview

- “ Rapidly deployable, intuitive web-based application for LGD/EAD data capture, maintenance and analysis.
- “ Sophisticated template loss data capture schema with comprehensive lists of fields and look-up values.
- “ Extensive configurability – add or remove fields, define new business rules, sets of values without coding.
- “ Interfaces with existing data schemas using a powerful dynamic data binding engine.
- “ Integrated security, record locking, audit tracking and reporting.

RMF™ LDC Indicative Workflow & Selected Features

SYSTEM LOGIN

Please enter your username and password.

Username:

Password:

1. User Login

Logged in as: demo | [Sign Out](#) | [LGD Home](#)

[- Select Search Category -]

All Customers

All Accounts

New Customer...

SELECTION DETAILS

Nothing Selected



Search and Navigation Bar

Loss Given Default Database

CUSTOMERS

To continue editing a Customer record you have already checked out, select it in the table below.

Select	Customer Number	Group ID	Date Checked Out	Comments
Select	16	2	24/04/2013	

[Click here](#) to see a list of all Customers from which you can select.

[Click here](#) to create a new Customer record.

ACCOUNTS

To continue editing an Account record you have already checked out, select it in the table below.

Select	Customer	Account Number	Date Checked Out	Comments
Select	8	169	30/04/2013	Customer account information
Select	14812	169	30/04/2013	Customer account information
Select	16	7204	24/04/2013	Account is in default.
Select	5753	7204	24/04/2013	Account is in default.
Select	333	7	30/04/2013	
Select	14892	7	30/04/2013	
Select	16	120398230	20/11/2013	

Customers

Accounts

2. Work in Progress – User's Home Page conveniently lists accounts and customers that the user has checked out for data entry or analysis.

! 95 *! symbol shows which accounts are in default for ease of navigation and data prioritisation*

14251 [New Account](#)

Account Details

Account Number Date Closed

Source Indicator Data Collection Create Date

Account Funded Date Last Update Date

Original Limit Last Update User

Comments

4. Manage account information.



3. Import existing customer records and update these, or input new customer details.

Customer Number

Customer Name

Source Indicator

Customer Postcode

ANZSIC

Relationship Manager

Relationship To Group

Customer Since

Customer Turnover

Customer Total Assets

ABN

ACN

Customer Type

Comments

Group Name

Financial Statement Date

No Of Employees

Customer Sales

Group Sales

Financial Consolidation Type

Data Collection Create Date

Last Update Date

Last Update User

BSB

Group ID

Wholesale

Manage wide range of account and event data with easy extensibility to meet changing needs

Save & Edit Later Commit and Unlock Unassign from Cust. Cancel

Guaranteed Security 22124232

Collateral ID: 22124232
Source Indicator: 2
Guarantor Number:
Limited Value: 100202.00
Guarantor Type: House
Guarantor Credit Rating At Last Review: 2
Priority Ranking: 1
Other Realisation From Guarantor:
Date Of Other Realisation:
Data Collection Create Date: 22/11/2013
Last Update Date: 22/11/2013
Last Update User: demo

Comments
New guarantee security after old house was demolished.

Save Cancel

TRANSACTIONS [New...](#)
None

REAL SECURITIES [New...](#)

None

GUARANTEED SECURITIES [New...](#)

ID	Source Indicator	Guarantee Source	Priority Ranking	Guarantor Customer ID	Limited Value
22124232	2	House	1		100202.00

LMI [New...](#)
None

DEFAULT EVENTS [New...](#)

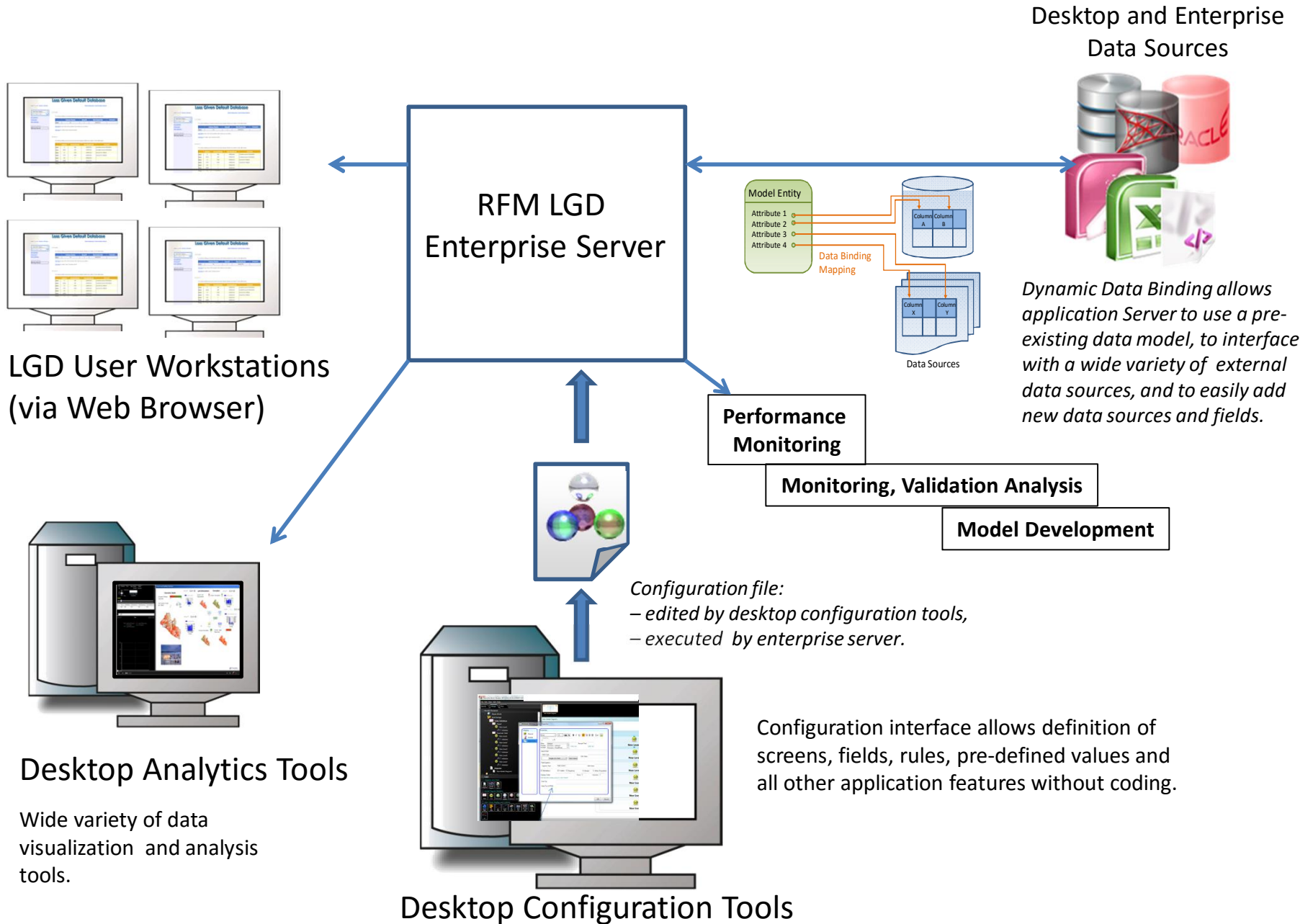
ID	Source Indicator	Default Date	Type	Default Flag	Default Outcome	Last Review Date	Balance
23550	1	31/01/2013					1112.00

INDIVIDUALLY ASSESSED PROVISION EVENTS [New...](#)
None

WRITE-OFF [New...](#)
None

Configure panels that capture detailed information about each account.

Architecture



LGD User Workstations
(via Web Browser)

Desktop Analytics Tools

Wide variety of data visualization and analysis tools.

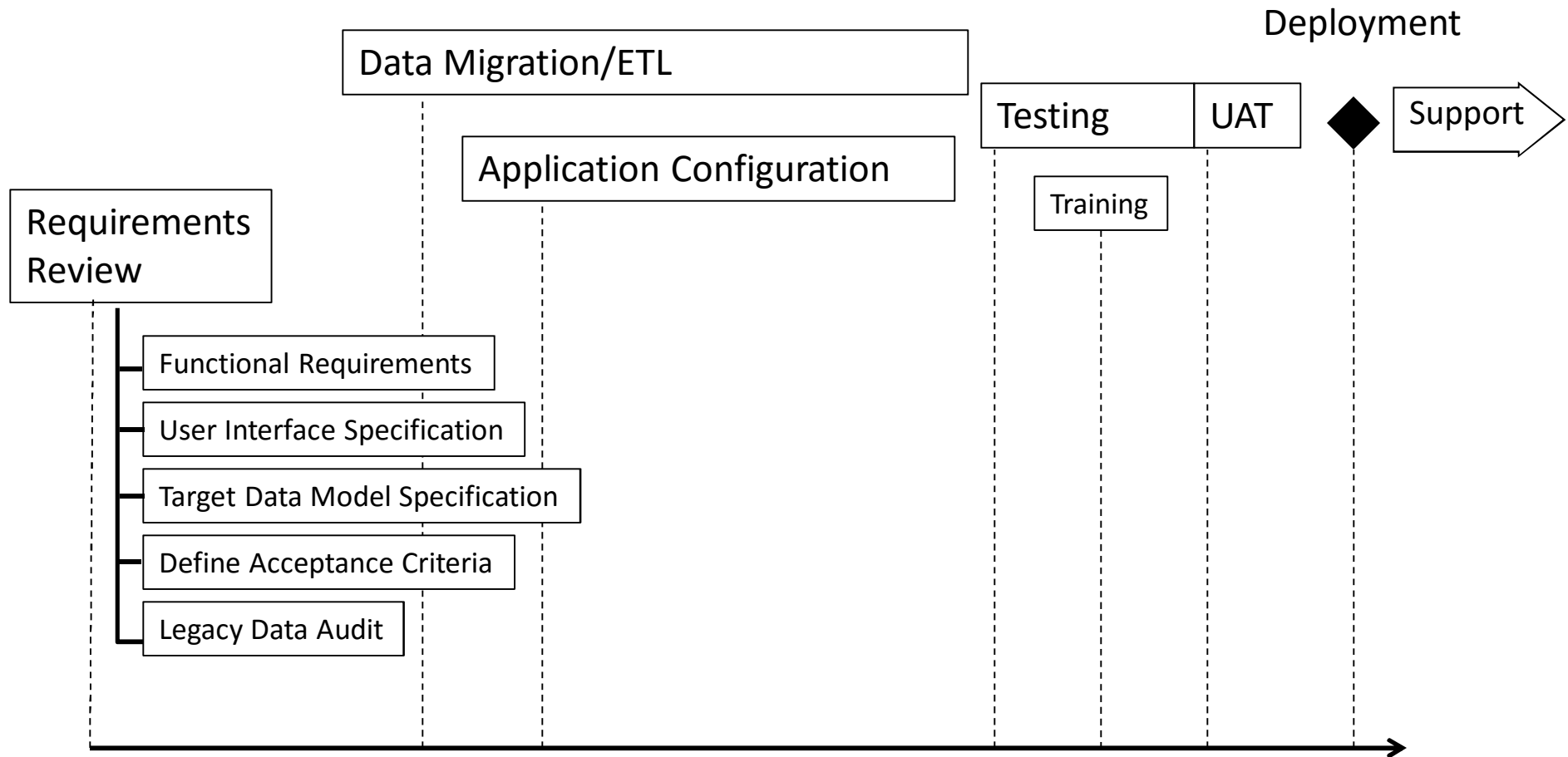
Desktop Configuration Tools

Configuration interface allows definition of screens, fields, rules, pre-defined values and all other application features without coding.

Configuration file:
 - edited by desktop configuration tools,
 - executed by enterprise server.

Dynamic Data Binding allows application Server to use a pre-existing data model, to interface with a wide variety of external data sources, and to easily add new data sources and fields.

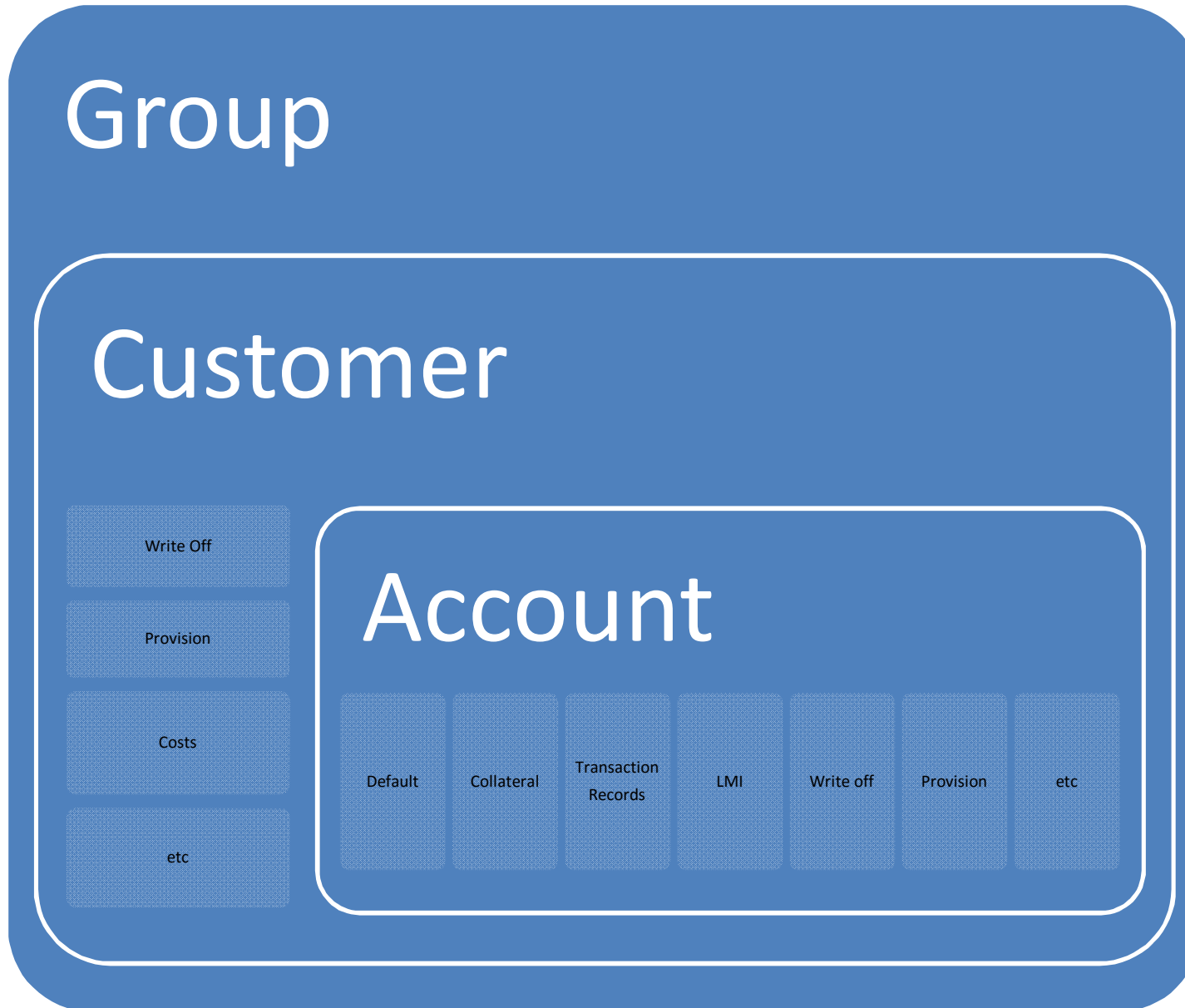
Engagement and Deployment Timeline



6 Weeks* (typical)

*Assumes data migration can be automated with no cleansing, and that application configuration changes affect less than approximately 50 percent of the base template.

Appendix – Loss Data Hierarchy



The Loss Data Hierarchy is displayed pictorially on the left.

An existing grouping hierarchy is available but the relationships between each grouping level can be configured to suit any set of policies.

Out of the box the data items to be collected are adequate to build sophisticated LGD and EaD models. However additional items can be added to suit extensibility requirements.