



JustIQ is a subsidiary of Integrant Inc., a provider of Information Technology solutions to the Finance industry since 1992. Integrant Inc. began developing custom solutions for student loan companies in 2002. JustIQ was officially established in 2006 as a division specializing in solutions for the Student Loan industry.

TECHNOLOGIES

- CommonLine (CL4, CL5, CRC)
- XML, XSLT
- .NET
- ASP
- SQL Server 2005
- Oracle
- J2EE
- My SQL
- C#, C++
- Visual Basic

SOLUTIONS

- Loan Processing
- Loan Accounting
- Data Warehouse
- Business Intelligence
- Customer Relationship Management (CRM)
- Call Management
- Content Management
- XML Integration of Systems
- Implementing Origination Systems
- Implementing & Testing Servicing Systems

| 1992-2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 |
|---|---|---|--|--|--|---|
| <ul style="list-style-type: none"> • Integrant Inc. provides Information Technology services for finance companies | <ul style="list-style-type: none"> • Begins consulting projects for student loan companies • XML integration platform for major FFEL loan origination system • Network administration services and desktop support | <ul style="list-style-type: none"> • Online loan application and processing system with content management and back office functionality • IQ Sign and IQ Score developed as part of the loan processing system • Custom integration of loan origination systems | <ul style="list-style-type: none"> • Custom automation scripts to streamline the loan origination process • Continuous updates to the loan processing system. • Internal training program to enhance expertise in student lending systems | <ul style="list-style-type: none"> • Data warehousing solution to integrate internal and external systems • Deploys business intelligence tools; creates reports for Finance, Accounting, Marketing, Operations • Custom installation and implementation of CRM systems | <ul style="list-style-type: none"> • Launch of JustIQ as a division specializing in solutions for the student loan industry • Microstrategy names JustIQ as the preferred vendor for the student loan industry • Provides a secure, direct link for school certifications • Call management system • Loan accounting system | <ul style="list-style-type: none"> • JustIQ earns Microsoft Gold Certified Partner status • Manage migration and implementation of call center • Loan servicing system |



FINANCE



In 2002, Integrant Inc. began working with companies in the student loan industry. In 2006, we launched JustIQ to capitalize on the expertise gained from nearly 300,000 project hours building and managing loan processing, origination and servicing systems.

Our team brings deep expertise in building information solutions for every aspect of student lending.

We offer custom development, implementation, integration and configuration services to manage every stage of the student loan lifecycle. JustIQ automates manual processes while integrating internal and external data sources. Our solutions provide a complete and accurate view for every business area—Finance, Accounting, Operations and Marketing. Most importantly, our technology enables lenders to process more loans without adding staff.

OPERATIONS



ACCOUNTING



MARKETING



Our flagship products help companies base corporate strategy on actual portfolio, borrower and loan performance. Intelligent Warehouse™, Intelligent Processing™ and Intelligent Accounting™ offer immediate returns on investment by:

- streamlining existing processes
- providing instant access to business critical reports
- predicting borrower and loan behaviors

We provide complete IT solutions—including infrastructure support, network design, hardware/software installation, maintenance services, network/systems security and desktop support.

Unlike our competitors, we focus solely on providing superior information solutions and products to student lenders. We do not create, guarantee, process or service loans. We are independent and privately owned.

The Value of Industry Experience

Information solutions for the student loan industry are unique. Lenders must wrestle with the burdens of government compliance, industry-specific data protocols, sophisticated risk management models, indenture management, school certifications and more.

It is critical to select an information technology partner that knows your business.

We have the technical skills. More importantly, we understand how

technology can solve business problems specific to the student lending business.

We know the regulations on FFEL processing inside and out.

We know the requirements for creating and reading file types unique to the industry—such as CL4, CL5, CAM, CRC, etc.

We offer plug-and-play tools that enhance the value of your existing systems.

We understand your day-to-day processes.

We are active members of industry associations including EFC, NCHelp and PESC.

Because we understand your business needs, we communicate more effectively with your staff and offer creative solutions that are guaranteed to work on-time and on-budget.

Choose a partner that is focused on improving your business. Partner with JustIQ.