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The Intelligent
Warehouse™

The Intelligent Warehouse

How well do you know your borrowers? How quickly can you find the information you need to adapt to market and regulatory changes?

Our motto? Speed kills. JustIQ's Intelligent Warehouse is cutting edge technology designed to give you an edge over your toughest competitors.

By marrying silos of information into one central data warehouse and arming your executives with powerful business intelligence tools, you enable your top notch team to summon reports on every facet of the business with a simple click of a button.

Our solution assists every department in your organization from Marketing to Finance to Operations. We help eliminate the guess work and enable executives to base corporate strategy on actual portfolio, borrower and loan performance.



Predict

Run a report on indenture risk analysis or portfolio characteristics with the click of a button.



Can you predict the future?

With the Intelligent Warehouse, financial analysts forecast default rates, prepayment behavior, benefit utilization and market demand with unprecedented accuracy. The data required for analysis is flexible, precise and accessible.

- Optimize indenture placements to maximize pricing
- Maximize special allowance payments for FFELP loans
- Accurately predict performance of new private and consolidation loan products
- Tailor new loan products with more effective benefits to target niche markets
- Compare risk scorecards against loan performance
- Attract favorable financing by providing comprehensive reporting on portfolio characteristics and performance

Stop guessing. Base financial forecasts on actual borrower behavior and loan performance data.

Balance

Instantly generate dynamic and flexible transaction reports on any portfolio attribute.



Do you trust external servicer data? Do you have a choice? Now you do.

The Intelligent Warehouse enables lenders to verify and reconcile servicer data and more.

- Accurately track loans in transit. Automate and accelerate every step of the process
- Verify servicer conversions
- Enhance the value of information provided to Financial Aid Offices
- Forecast SAP payments with unprecedented precision and accuracy
- Verify benefit enforcement

You don't have to take it anymore. Reconcile and verify your external servicer data.



Streamline

Drastically increase the number of loans processed without adding staff.

How easily can you track idle loans and quickly identify the problem? Do you need to add staff to process more loans?

JustIQ's Intelligent Warehouse streamlines every step of your operational processes. Now you can increase productivity using your existing staff by providing instant access to information on all loan activity.

- Streamline loan processing by integrating systems including:
 - Customer Relationship Management
 - Call Management
 - Web Content Management
- Track loan applications, school certifications and loan approvals
- Identify idle loan applications, improve follow-up and achieve higher loan conversion rates
- Eliminate data entry errors and omissions

Eliminate manual steps. Automate and streamline all processes to optimize and maximize efficiency.

Target

Deliver targeted messages that speak to the unique needs of each individual borrower.



How well do you know your customers? Are you developing lasting relationships with each borrower?

The Intelligent Warehouse will track every lead, campaign and loan conversion. Combining the information gathered with each and every contact with all prospects enables marketing executives to sharpen campaigns and improve ROI.

- Gain a complete understanding of individual borrower behavior and build accurate client profiles
- Track lead to loan conversion rates
- Increase the volume of in-bound, qualified leads
- Improve campaign effectiveness through detailed profiling of prospects

Deliver targeted campaigns. Understand borrower behavior and create campaigns with measurable results.