

VISIBILITY

Portfolio Management

VISIBILITY™ Enterprise Portfolio Management enables business executives and Property Loan Book managers to manage a top down view of their portfolios through dashboard and scorecards.

VISIBILITY™ is a world class data analysis system operating in both large property portfolio investors and global banks for daily reporting to the FSA and Federal Reserve Bank of New York.

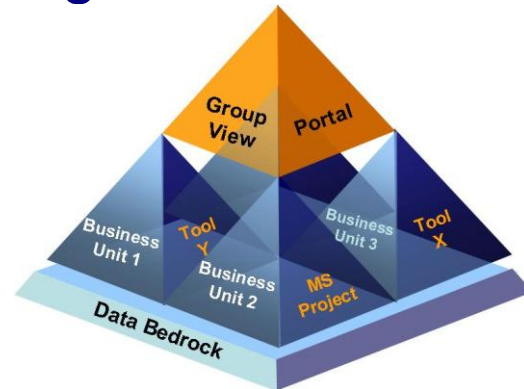
The sophisticated data security model limits access to highly sensitive information to only those formally authorised to see it. In addition critically sensitive aggregated data and portfolio information can be totally locked down so it is impossible to export it to any electronic medium.

VISIBILITY™ is a complete management information system that stores all data, all documentation and evidences complete workflow governance in a single repository that is the single source of all truth.

Single Source of the Truth...

Every organisation has a bedrock of corporate data. Each region or business unit has typically developed its own unique processes and systems for managing data and reporting performance. VISIBILITY™ is able to incorporate these in order to provide a consolidated single version of the truth that delivers accurate and trusted reports to internal and external stakeholders.

Output reports are based on data weighted for importance and then aggregated from multiple processes. From the report level users can drill down to the underlying data to instantly validate the reports veracity. With VISIBILITY™, obtaining such a holistic view of the business doesn't mean having to replace existing systems or processes.



Transform portfolio management and reporting methodologies into automated business processes

Track progress and provide early warning alerts of business defined thresholds being exceeded

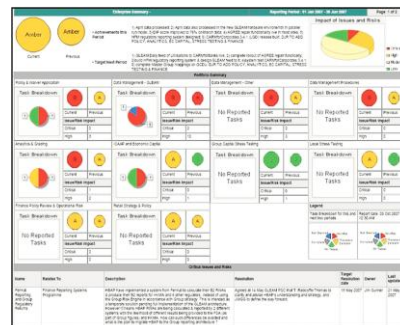
Organise portfolios from different business perspectives structured and ad-hoc

Align virtual teams with rich web-based collaboration and easily adopted workflow

Personal Dashboards

Enhance situation awareness, visibility and reach with:

- Personalised real-time views for each stakeholder's view of portfolios relevant to their role
- Information and status indicators
- Alert indicators and proactive email based alerts.



Business Rule Configurator

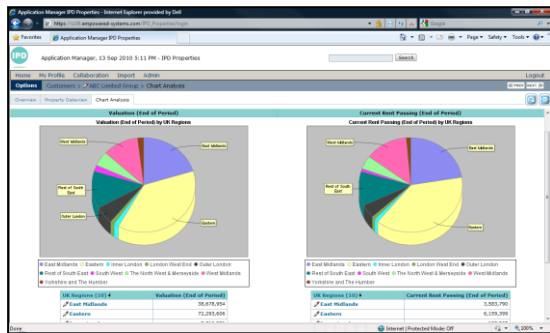
- Configure business rules for assessing and aggregating data
- Traffic light reporting controls and configurable status indicators.

Risk and Issue Management

- Raise, classify and report on risks, issues, assumptions and dependencies
- Manage and resolve issues in context as they occur and change
- Automates your Risk and Issue methodology.

Reporting

- VISEBILITY™ can report nominal, acquisition and current value in different currencies; perform break down analysis across multiple criteria; calculate portfolio performance and create various reports.
- VISEBILITY™ delivers 'slice and dice' graphical and tabular reports to provide detailed analysis of the portfolio. Custom data analysis is possible using any data fields collected in the system.
- Users can drill-down through the data hierarchy to perform ad-hoc analysis on collateral and assets.
- Table builder reports allow users to choose which metrics they wish to view.
- With, and only with, the correct security access these reports can be exported to excel for further analysis.



Aggregation

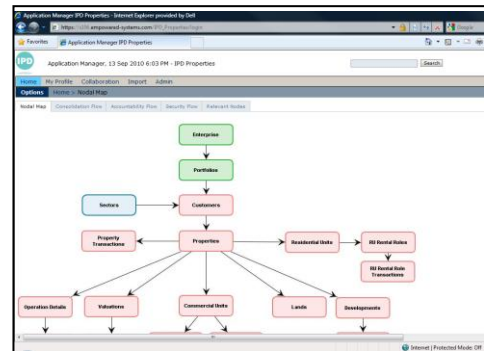
- VISEBILITY™ consolidates all collateral data to an asset, allowing Users to view all relevant information.
- This consolidation continues further up the hierarchy allowing users to view all assets and collateral.

Data Capture

- VISEBILITY™ captures initial asset-collateral data and any further update events, allowing historical analysis of valuations etc. In addition it facilitates the efficient and precise capture of information

from various external sources by using standardized data templates with precise definition of each data item.

- VISEBILITY™ is designed to capture, collate, analyse and warehouse data on all types of collateral, such as real estate, deposit accounts, equities and bonds. The values can be updated at any desired reporting periodicity and all values captured by the system will be warehoused enabling trend analysis.



- VISEBILITY™ accepts multiple input formats and delivers continuous validation and multi-strata normalisation of data to ensure it remains the sole, authoritative and trusted source of data.
- Credit approval process can be supported by regular updates on credit quality using feeds from external sources such as Dun & Bradstreet, regular loan or facility level reports and asset performance reviews.

VISEBILITY™ also delivers:

- What if analysis and facilities disaster scenario planning.
- Intelligent auto alerting of any imaginable threshold being exceeded.
- The system has been used by global banks for all documentation to be stored and version controlled for ALL regulatory reporting.
- An inbuilt workflow capability that is entirely flexible and scalable to evolve as required by business rules maturing over time.
- Scalable and changeable data model and data flows to address evolving needs and requirements.

Empowered Systems Limited

Empowered Systems helps customers increase the transparency of strong governance in their control environment to stakeholders and regulators.

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