

SLK Global BPO Services

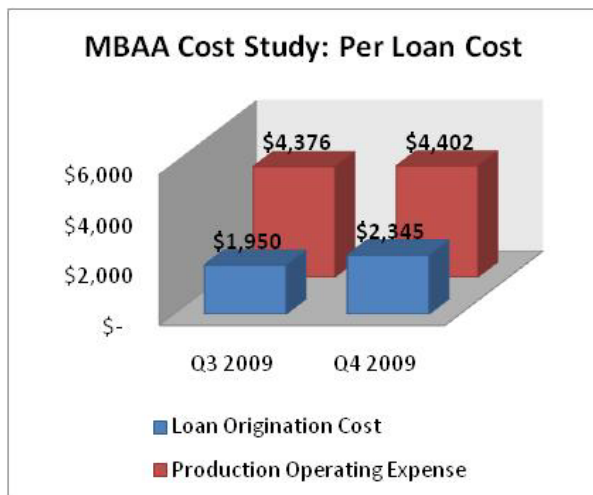
Business Process Out-sourcing, A Strategic Partnership

SLK Global (www.slkglobalbpo.com) a financial services outsourcing company in alliance with a top 20 US based bank has developed a niche and impressive integrated business process out-sourcing service for many banking and lending business processes. We understand that mortgage companies and regional banks may not consider themselves good candidates for out sourcing some of their work, but SLK Global has developed an efficient, well controlled and integrated Business Process Out-sourcing model that can and does work for functions with as low as two to three personnel typically involved in your organization, and on a transactional per-unit pricing model.

Competitive Advantage

Profitability and growth are inextricably tied to operating a variable cost structure. Dramatic volume fluctuations put significant stress on service levels and the associated costs. Those institutions with lower or steadily improving cost structures are able to substantially maintain profitability in competitive rate environments.

We have seen a reasonable ramp up of mortgage loan volume over the past months and how firms are grappling with the need to grow their business while maintaining reasonable cost structures.



The economic downturn painfully reminded companies the all in cost of ramping headcount in advance of loan volume or even the maintenance of existing volume.

Margins are at all time high historically. Appropriately, firms are attempting to increase loan activity to take advantage of the corresponding profitability. However, most are reticent to add fixed costs. Finally, 2010 has brought with it a heightened regulatory oversight cost in the form of the 2010 GFE as well as numerous other bills that seek to change the mortgage lending landscape as we know it.

These regulatory requirements are not the only reason for rising costs, the industry is laden with dual control and segregation of duties which are embedded in our business processes. No matter how much automation is bought, management struggles to reduce or eliminate the need for human intervention.

How Can SLK Global Help?

Our professionals work with and have knowledge of the strategies, systems, structures, policies, procedures and risk management practices of numerous banks and lending institutions. From this knowledgebase, our professionals benchmark your business processes and bring strategies, tactics and detailed operating methods to your attention to drive your costs down without negatively impacting customer service.

One approach that the larger banks and Mortgage lending organizations have proven to be effective and now have embedded in their operations is off-shoring some or all of many business processes.

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SLK Global and Outsourcing

Business Process Out-Sourcing is not something a company should take lightly. Management's desire for operational control, strong customer service and effective risk management dictate that any business partner be highly reliable and well controlled.

We have taken the time to study, develop, test and refine their integrated business process out-sourcing solutions with a top 20 US based Bank. The Bank and SLK have shared business processes in retail banking, mortgage and consumer lending and loan servicing functions.

SLK has lowered costs, met quality requirements and improved efficiency at the Bank by as much as **44%**.

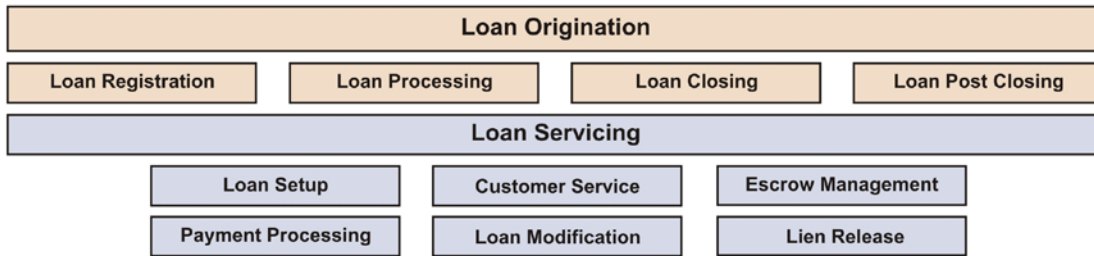
SLK has experience in and routinely manage volume spikes of over 30% without affecting service levels, even while processing large volumes. .

An example of such a process - Post Closing Review of over 60,000 Conventional and Government loans per year.

Our Services

Our experienced team of banking industry professional's work with your management team to strategize your operational needs and identify opportunities to target for business process out-sourcing.

We work with first-time outsourcers and have a well-defined, secure and easy process to help you with the out-sourcing, with minimal use of your resources and time.



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