



Wipro  
Gallagher Solutions

**LOAN ORIGINATION SERVICES**

Optimize your Resources and  
Transform your Business Processes



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# Introducing Wipro Gallagher Solutions—the Next Generation of Origination

Wipro Technologies, the world's premier provider of business, technology, and process outsourcing, acquired Gallagher Financial Services, a leading provider of award-winning origination BPO services integrated with NETOXYGEN™, a best-in-class LOS platform. Wipro Gallagher Solutions

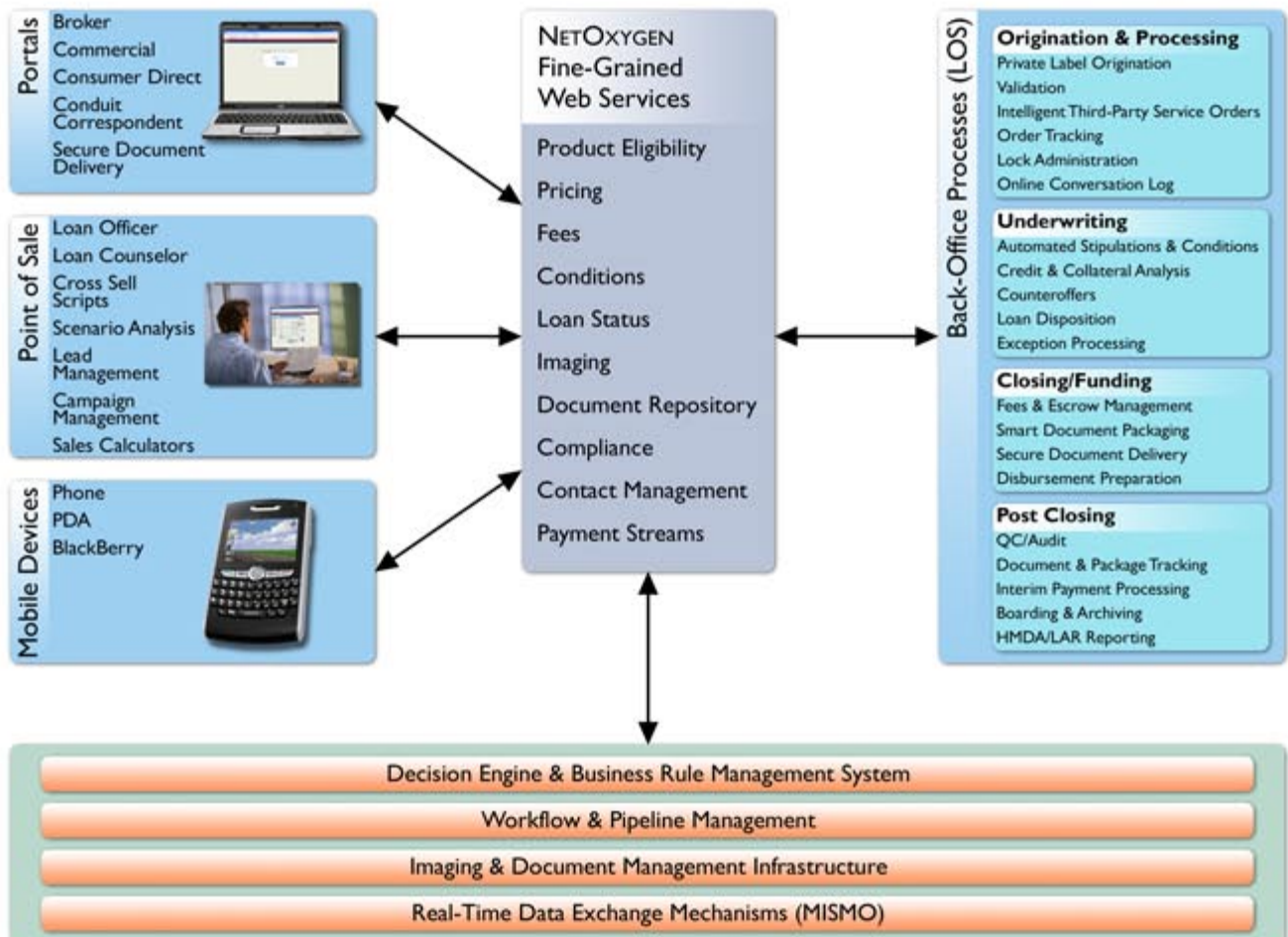
## A Changing Market

The credit lending industry is changing; margins are more challenging and credit products are becoming uniform from lender to lender as unique loan programs disappear. As margins retreat and competition increases, organizations are striving to differentiate themselves from the competition while reducing costs. What is your plan to stand out among the crowd?

## The Opportunity

With Wipro Gallagher Solutions, you can choose from multiple solution models on a variable-cost platform. Our extensive variety of BPO services uses domestic and low-cost global operation centers to maximize cost efficiency. Each process is supported within NETOXYGEN, our web-based loan origination software, which keeps you informed with pipeline reporting via the dashboard interface. We have automated the complete loan-origination and vendor-management process across multiple loan product types, all while keeping your data secure throughout the lending lifecycle.

## NETOXYGEN Origination Process Solution



Financial Systems in July of 2008. The newly named organization, Wipro Gallagher Solutions (WGS), now offers Wipro's solutions—complete loan origination and fulfillment services supported with state-of-the-art technology.

### Overcoming Obstacles

Transformation is recognized in the industry as the answer to survival going forward—transformation of lending processes and technology platforms and realignment of staffing resources with the ultimate goal of increasing efficiency and reducing cost without sacrificing loan quality.

Making the right technological, operational, and people investments will help lenders to drive costs down and to remain competitive in this market. An internal transformation has the potential to be a long, complicated process that typically requires a heavy capital investment and is dependent on multiple sub-streams to achieve success.

This ready-to-use platform from Wipro Gallagher Solutions can make your company's transformation an easier task. The NETOXYGEN environment can be quickly integrated, enabling you to upgrade your technology and have the advantage of using our centralized processing services that fit your business model. Take your organization to the next level in process efficiency and technology with Wipro Gallagher Solutions.

### Client Benefits

Wipro Gallagher Solutions provides your organization with a flexible, secure solution that goes beyond cost savings to integrate an operational and technological solution that can meet your challenges and deliver a multitude of benefits:

#### Strategic

1. Customers can focus on core competency (i.e., revenue generation).
2. Long-term partnership with single-point solution provider.
3. Improved speed to market for new products.
4. All loan types on a single platform.

#### Technology

1. Deployment of our state-of-the-art loan origination platform.
2. Rapid turnaround of requested changes due to easily-configurable NETOXYGEN architecture.
3. Seamless integration of the technology and operations.
4. Reduce IT support time and resources.

#### Measurable Results

#### Operational

1. Improved customer satisfaction through faster turnaround time and self-service options.
2. Productivity improvement due to defect reduction.
3. Integrated vendor and pipeline management.
4. Detailed physical security and disaster-recovery protocol.

#### Financial

1. Reduction in cost per loan.
2. Reduction in upfront cost.
3. Variable cost structure on operations.
4. Reduction in capital expenditure.

# Why Wipro

- Delivering technology-driven business solutions for the past 25 years
- 48 development centers, 650+ clients and 84,000+ employees in 53 countries
- The world's largest independent R&D services provider and the world's largest offshore third party testing services provider
- One of the world's top offshore Indian BPO service providers and the largest offshore technology infrastructure management services provider
- The world's first PCMM and CMMi Level 5 company, and the first company outside the USA to receive the IEEE Software Process Award

## Innovation @ Work

- A dedicated 'Innovation Council' that funds over 50 projects every year in areas of product, process and services innovation
- 55+ Centers of Excellence (CoEs) to develop domain-specific frameworks and solutions
- Plug-and-play technology IPs and patents to cut time-to-market for customers by over 20-25%
- Factory Model and other collaborative delivery models for 20-30% reduction in cycle-time from demand to delivery
- Platform BPO for quicker solutions deployment, scalability and transaction-based cost management

## Awards and Ranking

- Winner of 'FSO Excellence Awards' in the 'Offshore Deal of The Year' category for the engagement with Credit Suisse, 2008
- Ranked in 'Fintech Top 25' enterprise companies worldwide 2007-08
- Featured in Ten Tech Companies to Watch article by 'Bank Technology News' in August 2007 Issue
- IQPC's Global Excellence Award 2007
- MAKE (Most Admired Knowledge Enterprises) Award 2007
- NASSCOM's Technology Innovation Award
- Everest Group's Outsourcing Excellence Award with Delta Air Lines for 2006 and Nortel for 2007
- Business World's Innovation for India Award
- ASTDs 'BEST' Award, thrice in a row
- Dale Carnegie 'Global Leadership Award'
- IT Outsourcing Services Provider of the Year, National Outsourcing Association (NOA), UK
- Top Indian Outsourcing Provider, International Association of Outsourcing Professionals (IAOP), USA, twice in a row
- The only Indian company in Business Week's IN25 'Champions of Innovation' list
- Top Indian outsourcing firm in the Global Outsourcing 100 rankings, International Association of Outsourcing Professionals (IAOP)

At Wipro, we have fine-tuned the science of viewing innovation through the lens of practicality to design unique solutions for end customers. Applied Innovation is the ability to infuse newer ideas and newer ways of doing things into all parts of the organization and improve business outcomes, often without major disruptive change. It is a 360° business approach covering process, delivery, business, and technology innovations that helps Wipro to work collaboratively with clients for cost take-outs, speed to market and new business opportunities. This approach is backed by a 25-year heritage in providing domain-intensive technology solutions and a solid delivery backbone with industry-leading credentials and certifications such as CMMi Level 5 and BS15000.

To learn more about Wipro, visit: [www.wipro.com](http://www.wipro.com)  
For more details on Wipro Gallagher Solutions, visit: [www.gogallagher.com](http://www.gogallagher.com)

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