

NETOXYGEN CIRRUS - a SaaS origination platform



Lending on a higher plane

For decades, Wipro Gallagher Solutions has focused on enabling lenders with innovative software solutions that support current industry best practices. True to our mission, Wipro Gallagher Solutions proudly introduces NetOxygen Cirrus. Built on the same proven, scalable NetOxygen components top lenders have used for years, NetOxygen Cirrus is a fully hosted, fully managed solution that is available at a fraction of the cost. NetOxygen Cirrus provides all the robust features needed to automate and manage the lending process, from end to end. You focus on the loans while we manage the software. With NetOxygen Cirrus, the sky's the limit.

## Start Faster - Increase Revenues Sooner

Of course, NetOxygen Cirrus was built as the result of decades of experience providing technology solutions to the lending industry. We designed NetOxygen Cirrus so that you can automate and streamline your end-to-end loan origination process in a matter of days. There is no better way to start finding new profits than recovering the ones you've been missing all along.

NetOxygen Cirrus covers every step of the lending process, including point of sale, processing, marketing, closing, underwriting, funding, and post-closing. No large implementation budgets are needed. NetOxygen Cirrus covers all the bases for you, so you can get working faster, save money, and increase your revenue.



## Recover Lost Revenue

With NetOxygen Cirrus, there is no need to buy costly hardware or to design elaborate network architectures. We will host NetOxygen Cirrus for you in a secure, certified SAS70 data center. You focus on the business of lending and let us take care of all the LOS maintenance headaches for you.

You will save money on personnel, hardware, licensing, and the maintenance overhead traditionally associated with building a custom system. And, you have our guarantee that NetOxygen Cirrus will always be the right size for your business, and it will always be available when you need it.

## Reduce Operational Expenditures

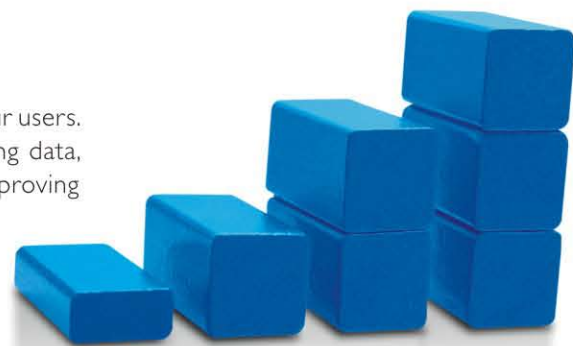
Because NetOxygen Cirrus provides a paperless, workflow-based environment, you can automate work queuing based on user login. After logging in, your users will know exactly what tasks to complete, for what loans, and by when it needs to be done. With this boost in efficiency and reduction in paper waste, NetOxygen Cirrus will increase your production and save you money.

## Improve Your Quality - Shorten Your Training Cycle

You can count on a streamlined user interface making it easier to train your users. From capturing the loan application to prompting users to verify missing data, NetOxygen Cirrus guides you through all stages of the lending process, improving your loan quality and further reducing your startup time.

### Why NetOxygen Cirrus?

- World-class technology that instantly builds your loan origination business
- Scalable solution that provides end-to-end loan origination at an affordable price
- Pay-as-you-go transactional cost model with no upfront investment
- Zero-touch integration to your business partners through our seamless vendor ecosystem
- No hardware investments and no upfront license fees



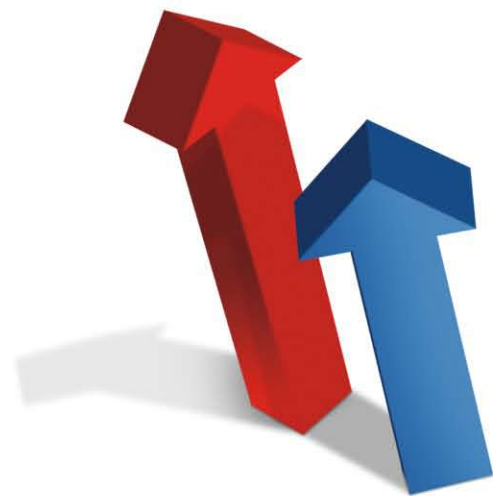
## Improve Performance Across Your Enterprise

NetOxygen Cirrus provides an easy-to-use dashboard that gives your managers the ability to monitor the performance of groups and the company's production performance as a whole. With the dashboard at your fingertips, you'll be able to quickly fill gaps, redistribute workloads, and generate performance reports at the touch of a button.

## Everything You Expect

NetOxygen Cirrus includes everything you need in a loan origination system, including access to an integrated vendor network that includes services for flood, credit, appraisals, mortgage insurance, and automated underwriting. We also deliver full document support for all fifty U.S. states. Everything is available, ready, and at your service.

WGS is a mature solutions provider, and with your implementation of NetOxygen Cirrus, you will have access to a broad range of supplemental services you would expect us to provide, such as training, support, and deployment services.

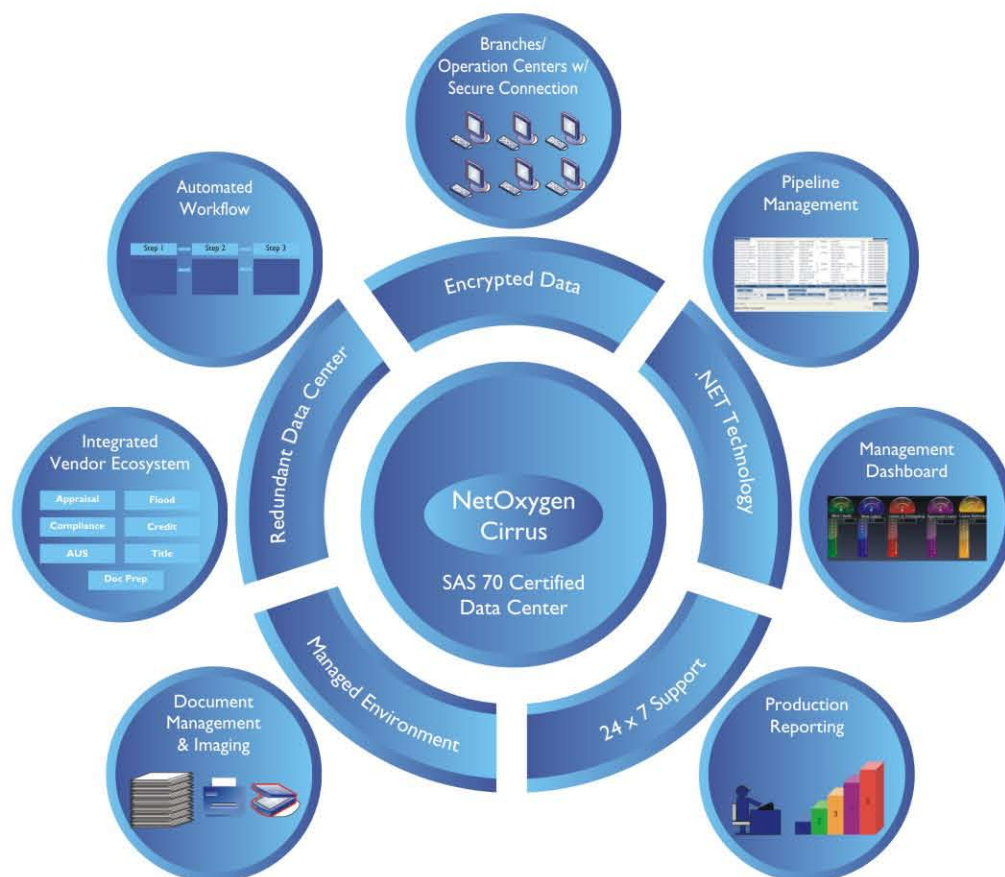


## Stand Out from the Competition

Focus on driving revenue and let us handle the rest. Leveraging Wipro's complete loan fulfillment services from domestic and global centers enables your company to maximize efficiencies and increase your competitive edge.

## Get Started Now

Give us a call or send us an email to set up a demo, and our knowledgeable sales associates will show you how NetOxygen Cirrus will make doing business easier.



## Why Wipro

- Delivering technology-driven business solutions for the past 25 years
- 53 development centers, 882 clients and 99000 + employees in 54 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 Rankings

- Winner of the All Stars Awards at The Network World Asia All Stars Awards 2008
- Winner of SAP® Pinnacle Award for thought-leadership around enterprise SOA
- IQPC's Global Excellence Award 2007
- MAKE (Most Admired Knowledge Enterprise) Award 2007
- NASSCOM's Technology Innovation Award
- Everest Group's Outstanding Excellence Award with Delta Air Lines for 2006 and Nortel for 2007
- BusinessWorld'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 Outstanding 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 Outstanding Professionals (IAOP)

## Wipro Technologies

Wipro (NYSE:WIT) is a global provider of IT Services, Outsourced R&D, Infrastructure Outsourcing, Business Process Services and Business Consulting. With 25 years in the global delivery of technology services, Wipro is the world's largest third-party provider of R&D Services and the world's first PCMM and CMMi Level company. Rated by industry analysts as a leader in global package implementation projects, CRM services, and Infrastructure Management among offshore firms, Wipro has won global recognition and awards for innovation and outsourcing excellence.

To know more about Wipro Gallagher Solutions, visit: [www.gogallagher.com](http://www.gogallagher.com)

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