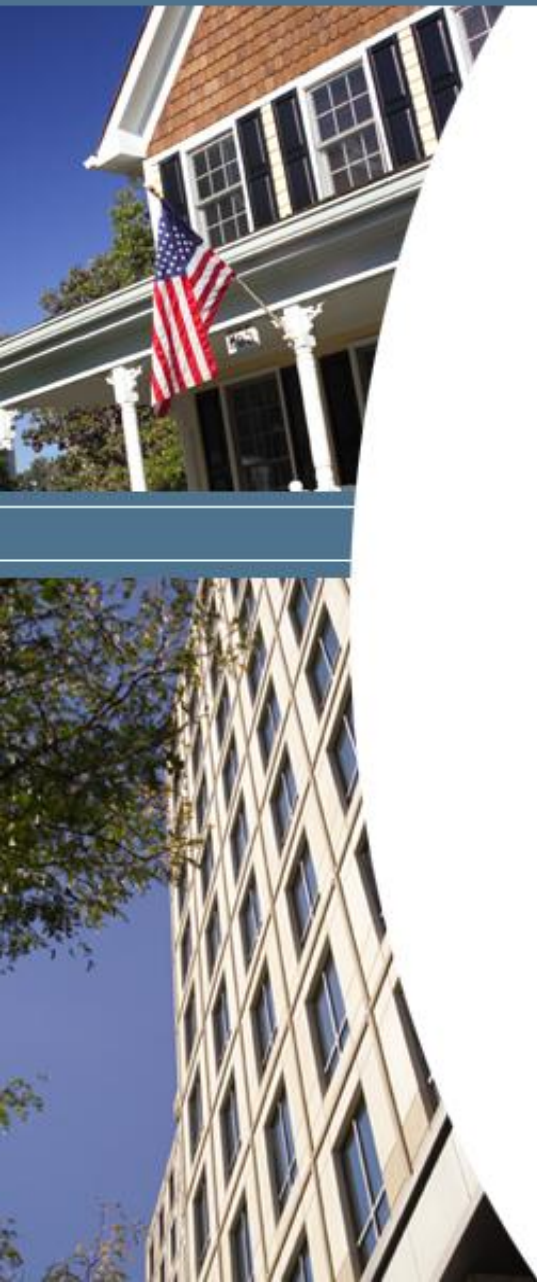




Doing More With Less

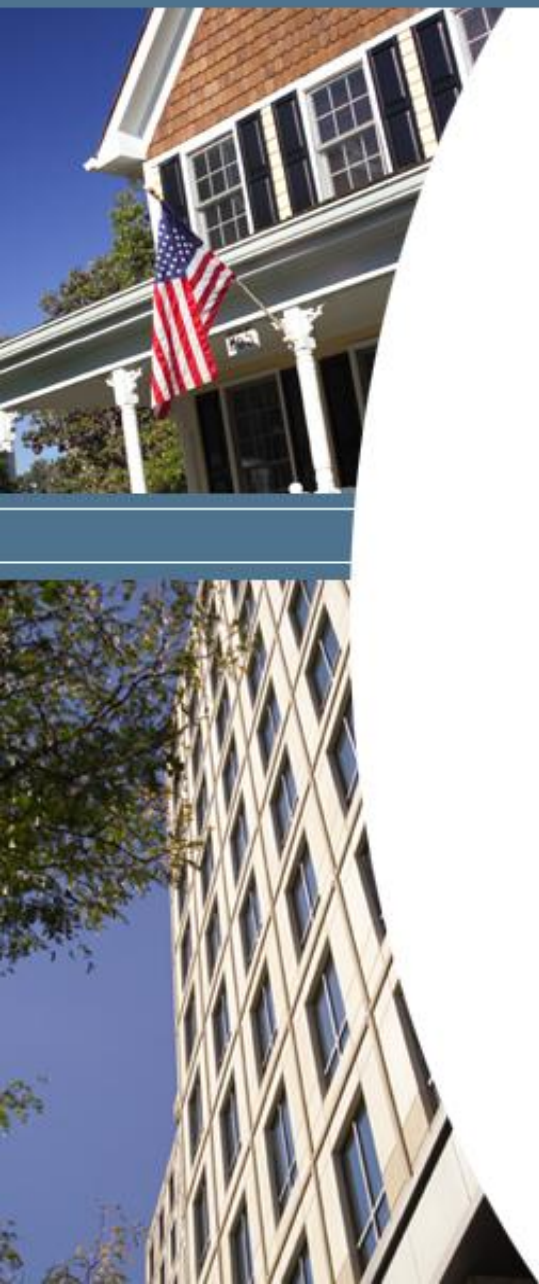
Chase

- A changing industry demands a change in business practices
 - » Handle Fluctuations in Volume
 - » Process Assessment
 - » Utilize Offshoring

- 
- » Increase Variable Labor
 - Utilize temporary help for entry level jobs
 - Set target mix

 - » Employ Vendors
 - Determine trigger point to send work
 - Identify multiple vendors for flexibility

 - » Grant Voluntary Time Off
 - Allow employees to leave early when volume dictates
 - Create guidelines to follow
 - Increase Employee Satisfaction



- » Re-engineer
 - Take a fresh look with an outsider view
 - Leverage Technology

- » Pare Down
 - Ask “Why are we doing this process?” “Is this process necessary or adding value”?
 - Reduce unnecessary steps

- » Resource Management
 - Track FTE - categorize staff daily activities
 - Reduce nonproductive time
 - Supervisor / staff ratios

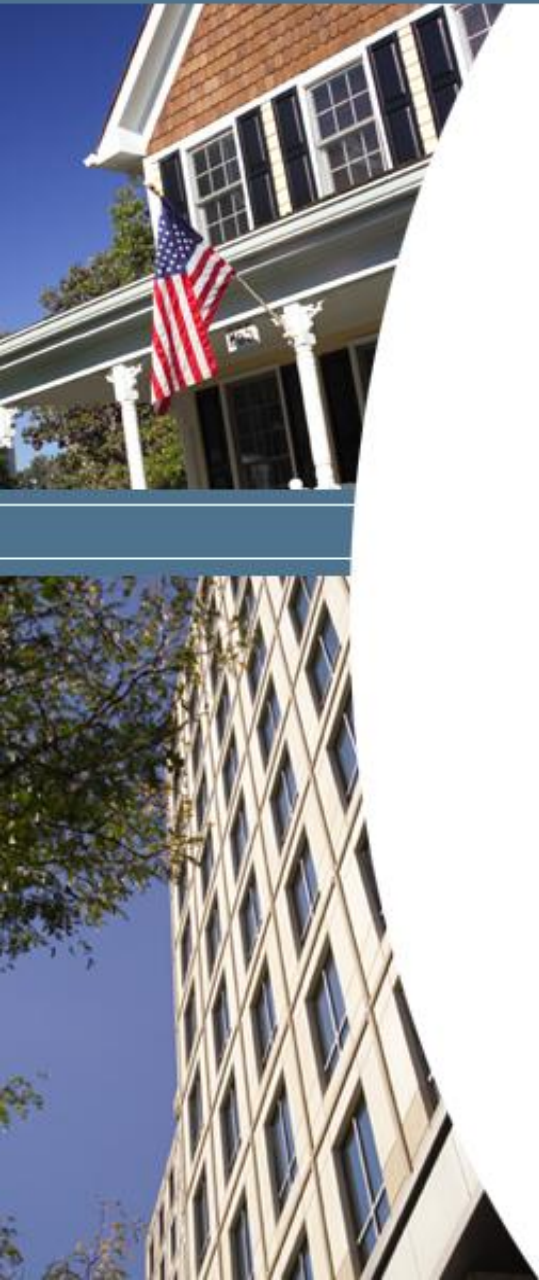


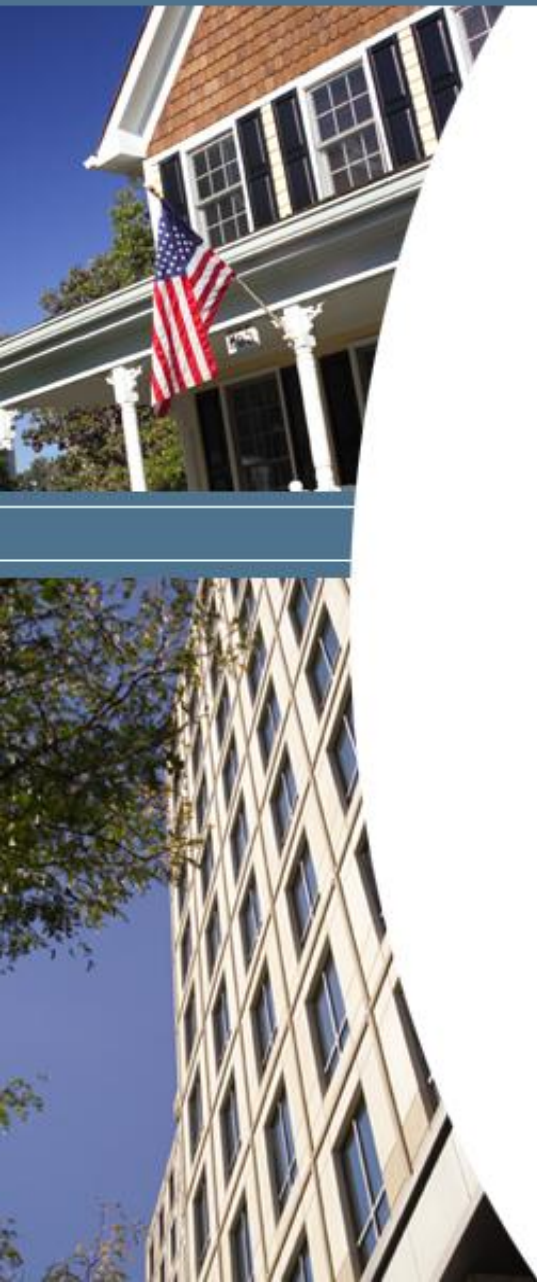
» Peer Group

- Learn what others are doing both internally and externally
- Glean and implement best practices
- MBA Document Custody Subcommittee / Consumer Bank Association

» Consolidate

- Centralize processes / sites
- Increase synergies





»Business Model

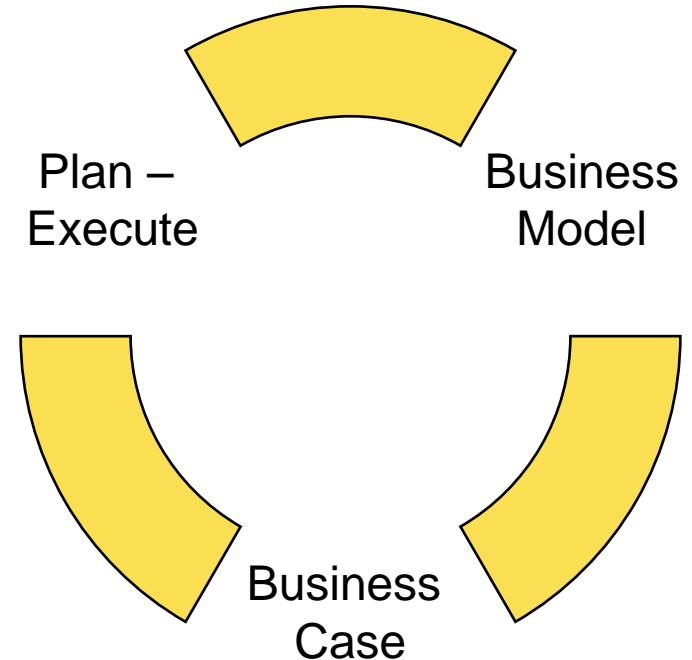
- Degree of ownership
- Captive or outsource relationship

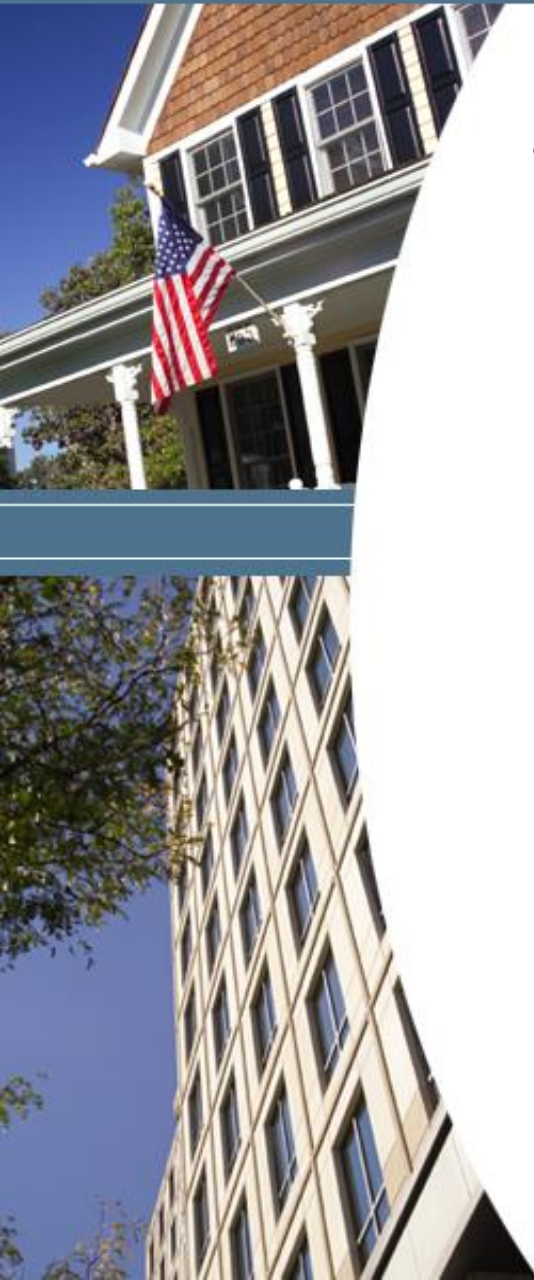
»Business Case

- Identify processes impacted
- Determine benefits

»Plan and Execute

- Identify process impacted
- Build solid team to manage project





- If the process is paperless it is a candidate to offshore



Document Mgt. Processes	International
Document Indexing	✓
Data Entry	✓
Loan / Custodian Review	✓
Internal Quality Audit	✓
Lien Release	✓
Customer Research	✓
Document Collection	✓
IT Developers	✓

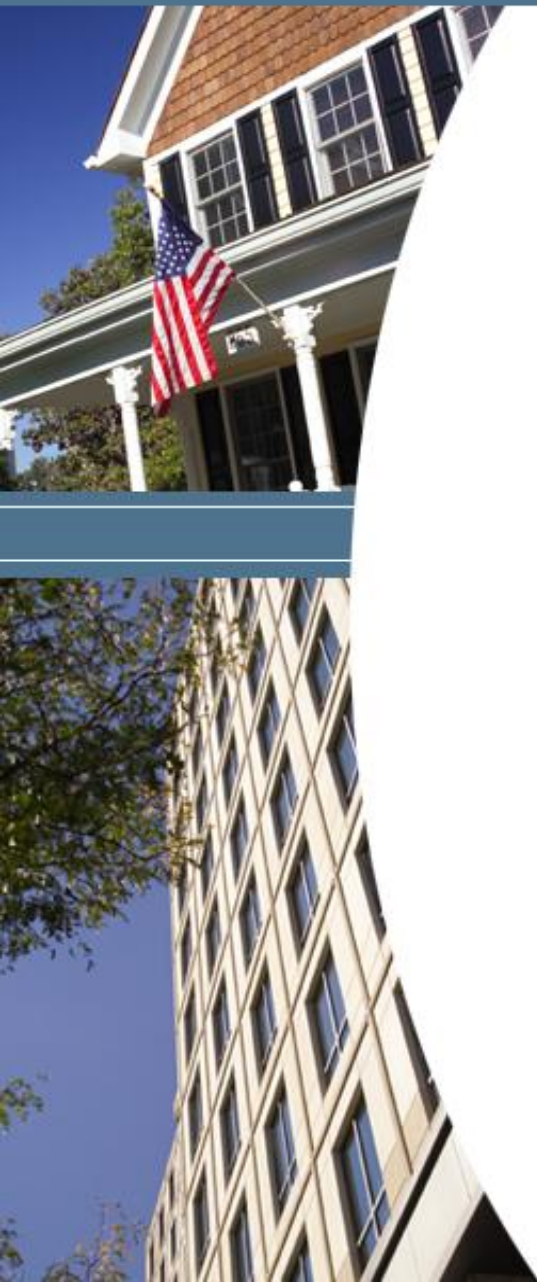


» Financial

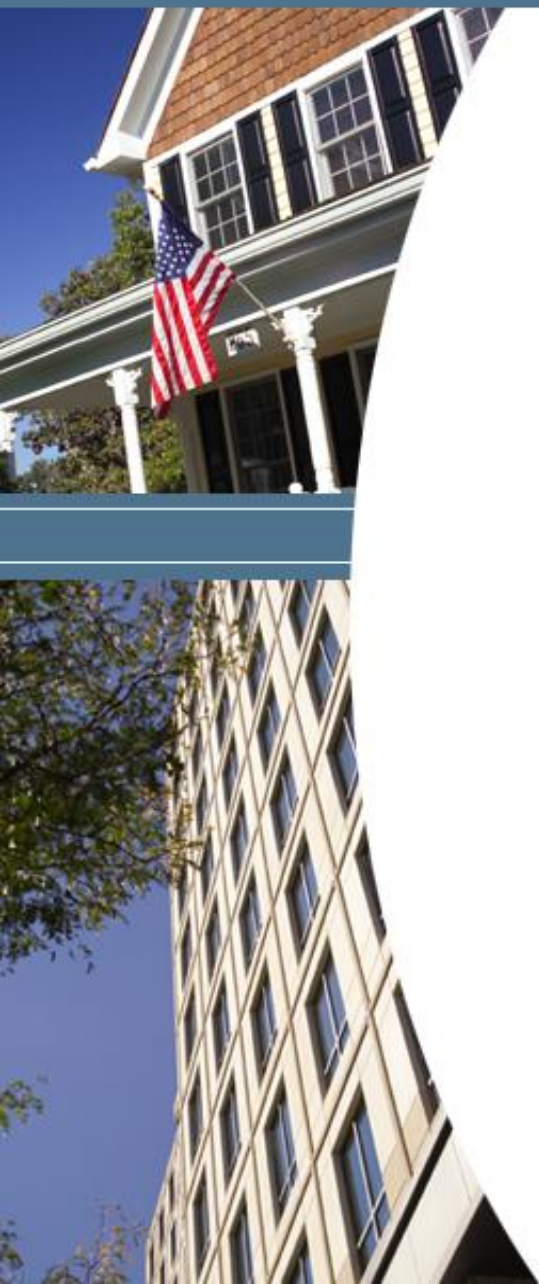
- Reduce labor expense
 - › 40 – 60% reduction per head all in
- Shorten asset cycle time
- Increase seat utilization

» Time Savings

- 24/7 Processing
- Shrink turn times and service levels
- Satisfied customers
 - › Achieve shorten timeframe for Capital Markets

- 
- » Motivated Workforce
 - Desire to secure these types of jobs
 - Quality level remains constant
 - Access to highly skilled talent
 - Lower Turnover
 - Loyalty

 - » Disaster Recovery Site
 - Backup site



- » Partner Buy in
 - Internal staff
 - Customers
 - Investors

- » Cultural Differences
 - Communication Barriers
 - Time Zone Variance

- » Team Building
 - Training Curve
 - Multi location process
 - Establishing accountability

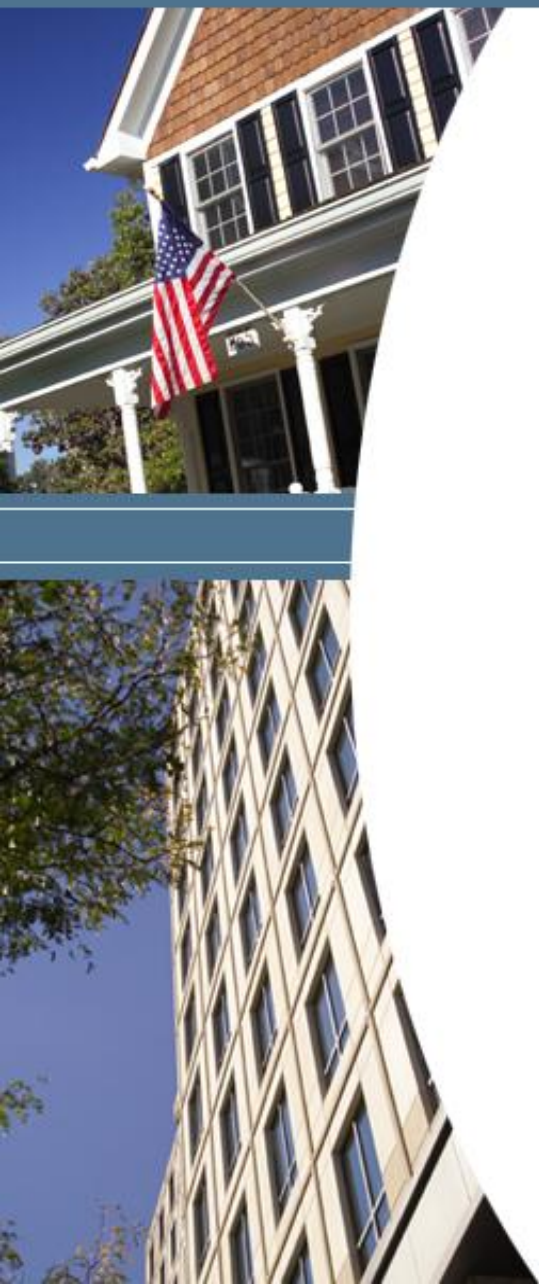


» Legal Impacts

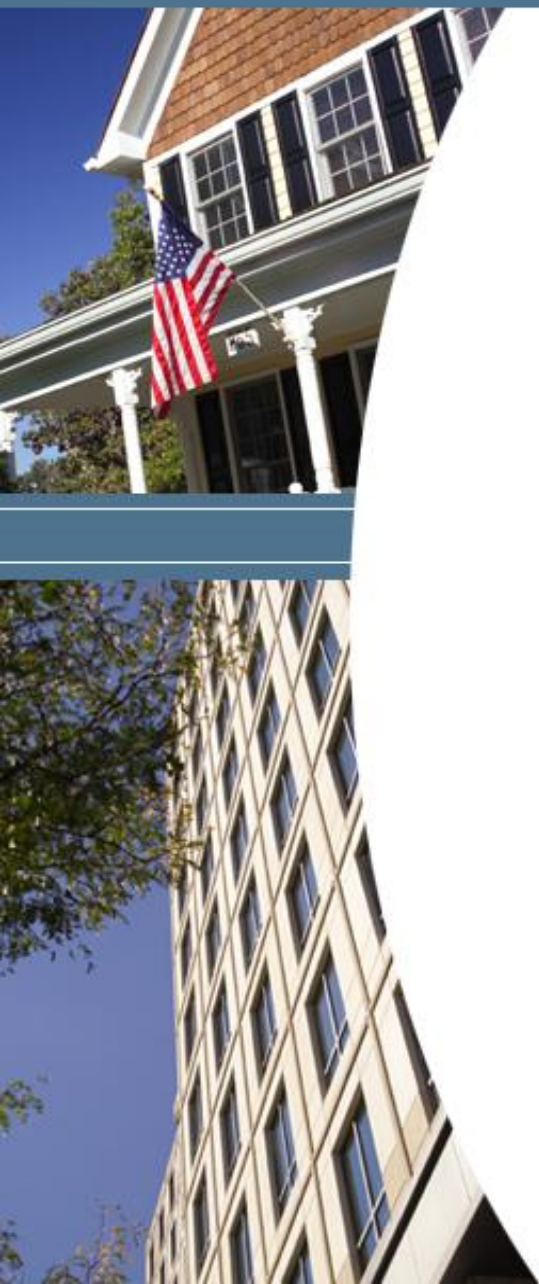
- Understanding country laws and labor policies
- Corporate entity structure

» Technology Hurdles

- Delivery
- Latency



- » Customers impacted during transition
- » Increased Competition for Talent
 - Saturation in the market place
- » Information Security
 - Protect customer data
- » Country's Political / Government Stability
 - Unrest, terrorism
 - Unstable economy and Infrastructure



- » Obtain Buy-in from Domestic Team
- » Select Team Partners
 - Management
 - Project Manager
 - Training
 - Human Resources
- » Build Cohesive Multi-location Team
- » Understand Cultural Differences
 - Communication style
 - Decision style
 - Language Barrier
 - Conflict Resolution
 - Team Dynamics
 - Work Ethic
- » Set Clear and Measurable Expectations
- » Address Obstacles Immediately
- » Keep Lines of Communication Open
- » Disaster Recovery plan
 - Backup plan for all processes



“If you don’t create change, change will create you”

- Anonymous