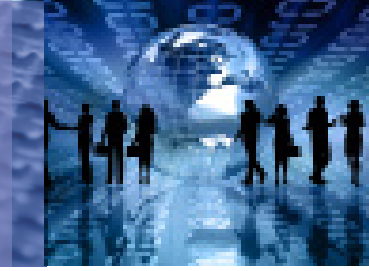


Springleaf Finance Enhances Their Customer Service Application with Rocket Seagull's LegaSuite® Solution



Springleaf Finance and its subsidiaries are engaged in the consumer finance and credit insurance business. The company, headquartered in Evansville, Indiana, has assets of \$13.5 billion and operates over 1,300 offices in 44 states, Puerto Rico and the U.S. Virgin Islands.

Products and services are provided to more than two million American families. The company offers direct consumer and home equity loans, retail sales financing, and other credit-related products.

Challenge

In the finance and insurance industries, risk represents profit. But for Springleaf Finance, one of the largest consumer finance companies in the United States, implementing a new information system introduced the kind of risk they'd rather avoid. Expensive and time-consuming employee training, high turnover rates (an industry-wide challenge) and the use of several complicated applications inhibited productivity and the delivery of quality customer service.

When the company implemented a new revolving loan capability, they faced the challenge of training their employees in 1,300 branch offices how to use the new functionality within the system—a system consisting of over 600 complex, disparate green screens within two different applications that are based upon an iSeries (AS/400) platform.

Solution

Springleaf Finance selected Rocket Seagull's LegaSuite solution to provide integrated, graphical access to its business-critical loan processing applications for its branch office network. Using LegaSuite, Springleaf Finance can run multiple applications on the branch platform, while the branch personnel are presented with one seamless application interface. LegaSuite GUI®, a component of LegaSuite, gives branch personnel a streamlined, easy-to-use graphical interface in a Windows-based PC environment.

Rocket Seagull's fast implementation capabilities played a key role in Springleaf Finance's selection. In fact, LegaSuite GUI was deployed a month ahead of schedule. "The pilot was so successful that we simply rolled it out to the rest of the branch network, cutting the projected roll-out time in half," said Jerry Gilpin, senior vice president of information systems for Springleaf Finance.

In addition, Rocket Seagull's Professional Services organization helped Springleaf Finance achieve results quickly. "Rocket Seagull did everything they said they would during the development phase to support us and to give us a quick start, and they have been very good following the initial development in terms of answering our questions and supporting our needs. I'd give them an A+ rating for the customer experience," Gilpin continued.



Key benefits:

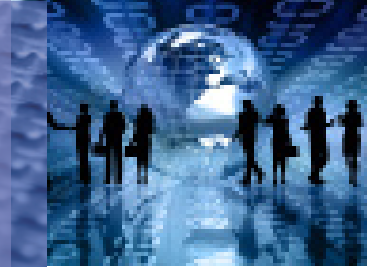
- Cut deployment time in half with fast implementation capabilities
- Increase efficiencies by eliminating processing problems
- Reduce costs by accelerating loan processing and approval
- Provide better customer service with quick, easy-to-learn applications

"We are confident that with Rocket Seagull, our applications will yield a lower total cost of ownership through operational efficiencies, central management of software updates, and reduced training costs. In addition, this supports our ongoing objectives of continuous improvement to enable our employees to offer the highest level of customer service."

— Jerry Gilpin
Senior VP of
Information Systems
Springleaf Finance



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Results

The integrated application has increased efficiencies, reduced the processing problems associated with their high employee turnover rates and minimized training time for new employees—essential to Springleaf Finance's ability to manage costs, accelerate loan processing and approval and maintain high levels of customer service. "Rocket Seagull has helped our frontline personnel to be more efficient and effective by creating an environment where people learn the application more quickly and can provide better service to our customers," said Gilpin. "The feedback we've received from our user community is that they are extremely happy and satisfied with the project."

With Rocket Seagull, Springleaf Finance was able to exploit the value and reliability of their core business processes in an integrated and intuitive PC-based format. "We evaluated several technologies and selected Rocket Seagull's solutions as the best fit for our needs," said Gilpin. "We are confident that with Rocket Seagull, our applications will yield a lower total cost of ownership through operational efficiencies, central management of software updates and reduced training costs. In addition, this supports our ongoing objectives of continuous improvement to enable our employees to offer the highest level of customer service."

In the future, Springleaf Finance contemplates using LegaSuite GUI to create a retail real estate delivery channel. The new initiative will allow real estate professionals to sign on and access Springleaf Finance's loan application via a Web interface. The channel will allow them to fill out the application online, so approvals can be carried out quickly and seamlessly.



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