



## Cogility Studio References

Cogility Studio has been deployed in high volume, mission-critical applications since July of 2003. A few example implementations are described below.

## WHITE PAPER

### CashCall ▶

It is now possible to borrow thousands of dollars for any purpose—in as little as thirty minutes—via the Internet. CashCall, a new online lending institution, makes it easy to apply for unsecured personal loans up to \$20,000 and have the funds directly deposited into a checking account, in most cases, in under an hour.



In developing and launching CashCall, the executive team sought out a technology partner with superior experience in system engineering, application integration, process automation, and business consulting to build a revolutionary solution for online lending. “The people at Cogility Software earned my trust quickly by showing me how their solutions would work together smoothly without a lot of on-going, complicated application development,” commented Paul Reddam, Founder and CEO of CashCall. ***“I was willing to invest in a next-generation application integration solution that connects applications, databases and workflows, while at the same time reducing maintenance and support costs as loan volumes improve.”***

To maximize use of available intelligence and discover even more advanced methods of underwriting, funding, and servicing a loan, CashCall needed an integration strategy poised to accommodate future changes and enhancements. “To keep ahead of the competition and grow as fast as the consumer lets us, means eliminating the custom, one-off solutions we became accustomed to in years past,” stated Reddam. ***“We don’t have the time or the manpower to individually configure systems. We need to be able to change our business rules and create applications on an as-needed basis to keep up with market trends and mandated compliance requirements.”***

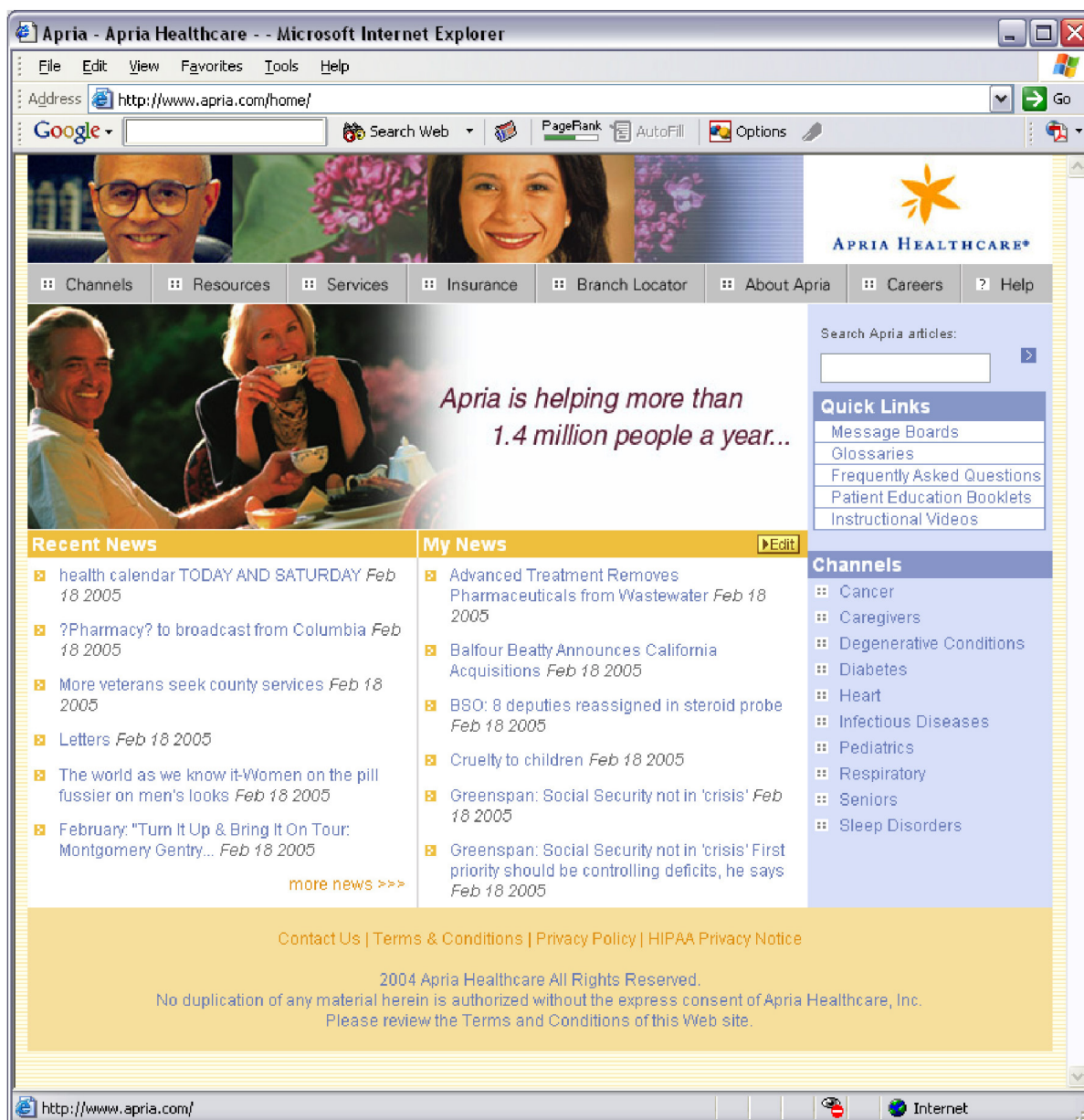
### **Project Implementation**

In just under ninety days, the core Cogility Software team successfully architected, streamlined, and automated CashCall’s loan origination, underwriting, funding, disbursement, servicing, and collection activities within a secure and highly scalable environment. Consolidating application systems has enabled the company to significantly reduce maintenance and support costs resulting in dramatic savings now and in the future. Point-to point development is essentially eliminated, allowing CashCall to identify and correct weaknesses and quickly take advantage of new opportunities. The Cogility Software team developed the public Web site and functionality to support:

- loan application
- loan account creation
- automated credit pull from credit agencies
- automated underwriting and decision-making
- employment verification processes
- automated on-the-fly loan payment schedule generation
- management of incoming voided checks and pay stub faxes through a fax queue
- digital certificate generation
- document creation, signing and printing; e.g. promissory note and disclosures
- Web-based tools for loan agents and administrators
- access to loan account information
- vendor-specific credit reporting interfaces
- login, user management, and internal security issues
- e-mail server interface requirements
- loan servicing
- phone system configuration and interface requirements

Over time, the CashCall system has grown to include a host of additional functional areas, such as automated authentication, Collections Management, automatic loan delinquency computation, loan funding workflow, team management, loan modification etc. The Cogility deployed application is the primary backend application used by CashCall for all of their business needs. The entire CashCall business model runs on Cogility.

## Apria Healthcare ▶



Apria Healthcare is a leading provider of integrated home healthcare products and services, serving more than 1 million patients annually.

Apria's product orders come in directly from over 300,000 referral sources via phone calls or faxes into one of Apria's 400+ branch offices. Apria's referral sources include physicians, hospitals, and medical centers and managed care organizations.

Apria was looking to develop a standardized web based channel for their referral sources to submit orders to Apria. This would reduce costs, improve the customer experience and enhance service delivery. The result was the myApria.com web site.

Apria chose Cogility to provide a modeling based solution that would allow a solution to be built and deployed quickly.

They needed a platform upon which their business processes could easily evolve and adapt to their backend re-engineering efforts.

Early on in the project, Apria had the following to say, *“The modeling tools were easy to use and intuitive. Learning curve for a Java programmer would not be high. Conversion of existing staff would be easier than for Java based development.”*

### **Project Implementation**

The Cogility software team implemented both the executable model in Cogility as well as Apria's myApria.com public web site. Since Cogility supports a variety of communication modes, XML based web services were used to communicate between the web site and the Cogility server, while messaging was used to hook into Apria's pre-existing backend infrastructure.

Some of the salient points about the project are:

- Leverage existing investment in AS400 hardware, DB2 database and backend EDI infrastructure
- myApria.com web site for placing orders online
  - Replaces fax and telephone calls
  - Reduces expensive callbacks
- User friendly interface to ease the order placement process. Healthcare product orders require many details before they can be processed. These include:
  - Patient information
  - Product details
  - Primary and ordering physician information
  - Insurance information
- Customized interface by major product families
  - Examples are Oxygen, Nebulizer, Wheelchair, Suction Unit
  - Data entry targeted to the specific product being ordered
  - Generic interface where end users can “write in” orders for just about anything
- Real time feedback on order status
  - Increases visibility and satisfaction for end users
- Referral sources can use myApria.com to track their patients
  - Patients list can be managed from one place, online
  - Patient detail information can be reused for repeat orders
- Extensible rules to easily add new product families to the offering
  - Rules for determining if an order for a specific product is complete
  - Logic to determine which, out of many, specific part (HCPC) numbers applies to a specific order

Using Cogility Studio, modeling is done at a higher and more visual level, which reduces the typical disconnect between business requirements and low level implementation artifacts. Said Wayne Pacholl, who managed the entire myApria.com effort *“Cogility is a good tool for use in a design session with end users, business analysts and developers. This reduces missed requirements. Since coding is not the hardest part, more time could be spent on the requirements gathering process.”*

Apria successfully launched myApria.com in January, 2005.

Previously, many of Apria's referral sources placed orders with Apria over the telephone. These were time consuming and expensive for Apria. Faxes didn't provide assurance to the referral source that their orders actually made it into Apria and were being processed. Errors and missing information required costly call-backs. Neither mechanism provided timely or real time feedback on the status of the order.

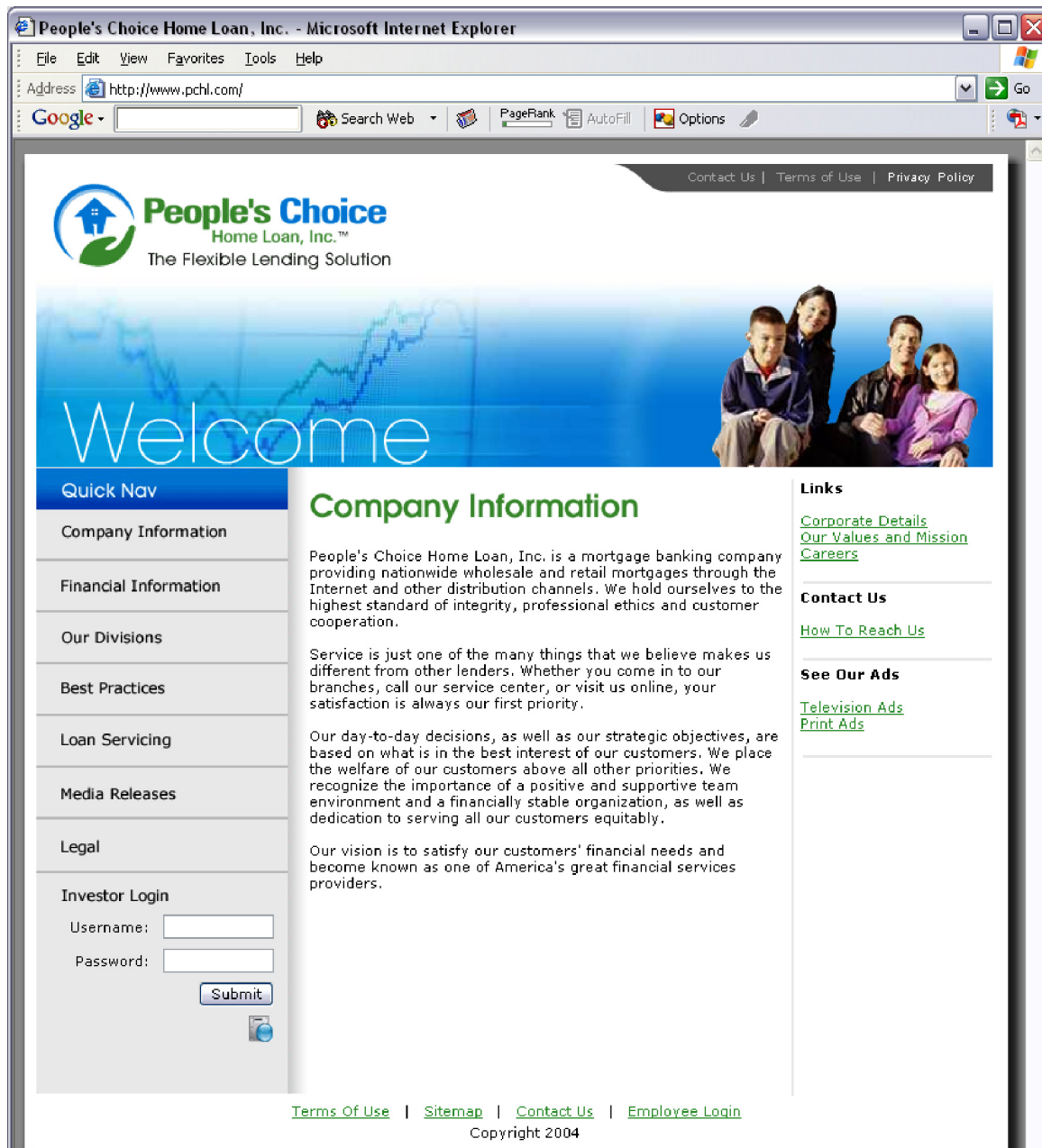
Pacholl conveyed this from one of Apria's major clients, *“We had a call from one of our large discount agreement referral sources today, and they had nothing but compliments about the order entry process. The orders received at Apria have not required any call backs for additional information or clarification. They said*



*it was very user friendly and required minimal training, which is exactly what we had hoped for in our design.”* The increased automation allows orders to move more quickly through the system.

Personnel at one of Apria's order fulfillment branches said that their lead time for same day deliveries was reduced by at least 30 minutes per order. Multiplying the per-order time saving by the number of orders processed by Apria nationwide on a daily basis provides an estimate of the magnitude of the time savings that were achieved.

## People's Choice Home Loans▶



People's Choice Home Loans (PCHL) uses Empower as their primary COTS Loan Origination system. As loan volume grows, PCHL has experienced problems with keeping the interfaces to Empower running in a reliable manner. There have been reliability issues in other areas as well, such as performing credit pulls for loan applicants. Unreliable interfaces with the credit agencies caused significant down time at PCHL.

## Project Implementation

The Cogility solution at PCHL provides implementation for fault-tolerant mechanisms to an existing web-service-based integration platform. In the past, if, for example, Empower (Loan Origination) had crashed, applications received on the web interface until it came back up would be lost. Cogility-implemented business processes ensure that the message gets through by use of state machines and guaranteed-delivery JMS, supporting a store-and-retry capability. Cogility automatically keeps track of whether or not the Empower interface is up, and retries all applications that have not been processed, at a considerable savings of both time and resources to PCHL.

PCHL was sufficiently happy with the Cogility solution to expand the role that Cogility plays in the organization. Cogility is now also going to be the primary mechanism for performing automated, fault-tolerant credit pulls for all loan applicants for the entire enterprise. For a institution dedicated to home loans, this is a mission-critical business function that must be performed repeatedly, quickly, efficiently and without errors. The Cogility solution, with multiple backup credit servers and model-defined logic for performing automatic retries upon error detection, is vastly superior to the existing mechanisms for performing this task.

As Cogility's role expands in the enterprise, the level of customer satisfaction is steadily growing. Cogility has recently prepared an overall strategy which includes further business integration and reporting capability against legacy systems being orchestrated by Cogility. This has been well-received by PCHL and is the basis of the next growth phase for Cogility at PCHL.

Said Rob Anthony, EVP and Chief Information Officer at PCHL, ***"Cogility as a platform represents a lot of exciting possibilities for us. It will enable us to automate many different processes across the enterprise that currently occupy almost all the efforts of the IT staff, freeing them up to do more strategic projects."***



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