



ONE TOUCH – CROSS PRODUCT FINANCIAL IMPACT CALCULATOR

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IDEA

- Detailed financial impacts across various metric is essential for a strategy change submission to CRMM forum. Idea is to create a simplified GUI for calculating financial impacts of a strategy change based on defined inputs from user ensuring we capture the commercial benefits of every strategy development

VALUE PROPOSITION

- Currently financial impacts is calculated as an analytical extension of project and is done at team level siloed approach
- Product would enable user to calculate all relevant financial summary in one-go minimum time
- Product drives consistency of calculation across all product and strategy change and helps avoid any error or localized assumption.

END USERS

- All users involved with strategy development and required to create CRMM submission

APPLICATION CAPABILITY

- Predefined standard user input
- One click data validation and impact calculation – user prompted about volume of garbage data and option to review them.
- All calculation are automated

INPUT DATA ATTRIBUTES

- Application Number | Numeric | $10 < n < 16$
- Application Score | Numeric | 3 digit
- Offer APR | Numeric
- Term | Numeric
- Request Amount | Numeric
- Current System Decision | A | P | R
- Final Decision | A | P | R
- Gross Available offer | Numeric

OUTPUT: FINANCIAL IMPACTS

Per Account	Current	Proposed	Difference
ROE			
RORWE			
ALR			

Per Account	Current	Proposed	Difference
Total Income			
Total Losses(Excluding Fraud)			
EP			
FTE Saving			
Total			

CONTINUED...

Per Account	Current	Proposed	Difference
Total Income			
Total Losses(Excluding Fraud)			
EP			
FTE Saving			
Total			

TECHNOLOGY LEARNING

- VBA (Visual basic for Applications): Event-driven programming language
- MS Excel.