

# Performance Insights



For the past decade, Performance Insights has worked with hundreds of the best financial institutions in the US – collecting data, improving sales processes, developing benchmarks and best practices, and understanding the nuances of sales execution. Using our proprietary research, we have developed a practical approach to sales execution that includes sales process improvement, measurement, technology and coaching – the core elements of a high performing sales organization.



**PERFORMANCE**  
INSIGHTS

*“It is not necessary to change and improve. Survival is not mandatory.”*

**W. Edwards Deming**

# Why Us

Any financial institution can make do with incremental change – at least, for a while. But building a sales team for the future means making smart bold moves in sales process improvement, technology, and sales management. Performance Insight's unique team of industry experts knows how to ask questions and listen to understand your unique needs and to help you establish a starting point for real sales transformation.

Performance Insights unique process for change begins with a positive sense of urgency and a guiding coalition of sales executives who can make things happen. We help you establish a vision for your sales team and communicate that vision. We then help you remove the internal barriers to change - process constraints, inefficient sales processes, poor measurement systems, inadequate technology and coaching.

We listen to you, we stay with you every step of the way and we celebrate success with you.

It is critical to start with a partner who understands the intersection of business, sales and technology. For more than two decades, Performance Insights has designed and implemented profound sales transformations in partnership with the greatest financial institutions.

Performance Insights delivers business outcomes rapidly and with certainty.

# The Insights To Transform Your Sales Team



## The Capabilities To Actually do it.

To transform your sales team, you need a partner with deep industry knowledge, meaningful insights and the broadest range of capabilities – a partner who works shoulder to shoulder with you to help you reach the next level of sales performance.

With expertise in banking, insurance, wealth management and credit, and the best consulting team in financial services, Performance Insights is that partner.

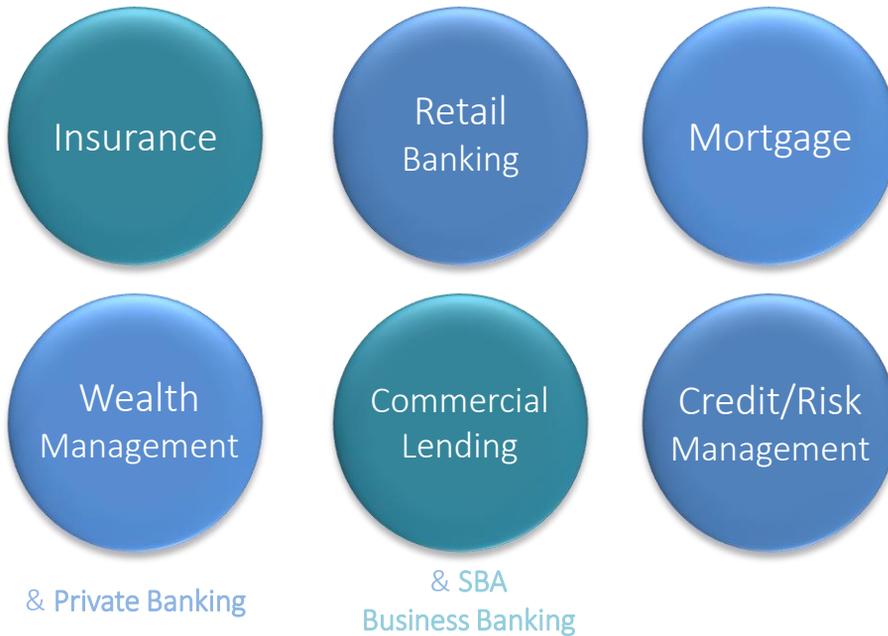


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*“It is not enough to do your best; you must first know what to do, and then do your best.”*

**W. Edwards Deming**

# Industry Segments We Serve



## A Few of Our Clients

- Umpqua Bank
- The Insurance Center
- First Tennessee Bank
- BMO Harris
- First South Bank
- BBVA Compass Bank
- Merchants Bank
- Hills Bank
- Bank NewPort
- Bangor Savings Bank
- First Federal
- Banner Bank
- Busey Bank
- Royal Bank of Canada
- Wells Fargo
- Susquehanna Bank
- Park Sterling Bank
- Citizens Bank
- NewBridge Bank
- Royal Bank of Scotland
- Bank of New Hampshire

# Performance Insights



A sales process is a sequence of steps that enables the sales force to close more deals faster, increase margins, improve win rates and reduce sales cycle times.



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*"If you can't describe what you are doing as a process, you don't know what you are doing."*

**W. Edwards Deming**

# Sales Process

A well-designed sales process is the 'keystone' of a performance management system.

A sales process is a sequence of steps that map the interactions and conversations with a prospect from first point of engagement to closing. A well-designed and executed sales process is the *keystone* of a performance management system that provides measurement, reporting, analysis, feedback and accountability.

A sales process should enable sales teams to close more deals faster than the competition, improve win rates and closing times, increase margins and improve prospect engagement throughout the entire process. The following diagram illustrates how a sales process fits into this *closed-loop* performance management system.

## Sales Performance Management System



# Our Performance Management System

A decade of client engagements has helped Performance Insights refine its own sales performance management system that provides real-time *insights*, more informed *decisions* and improved *actions* – collectively driving breakthrough results!

- **Sales Process** A sequence of steps that map the interactions and conversations with a prospect from first point of engagement to closing.
- **Measurement & Reports** Automated in *my* Performance Navigator
- **Analysis & Planning** The three phases of results coaching:
  - Analysis: Put your performance in context (context reveals answers)
  - Planning: Scenarios in terms of from X to Y by When (act of lead metrics)
  - Connecting: Connecting activities to outcomes
- **Feedback & Accountability** Coaching, weekly check-ins and team meetings.

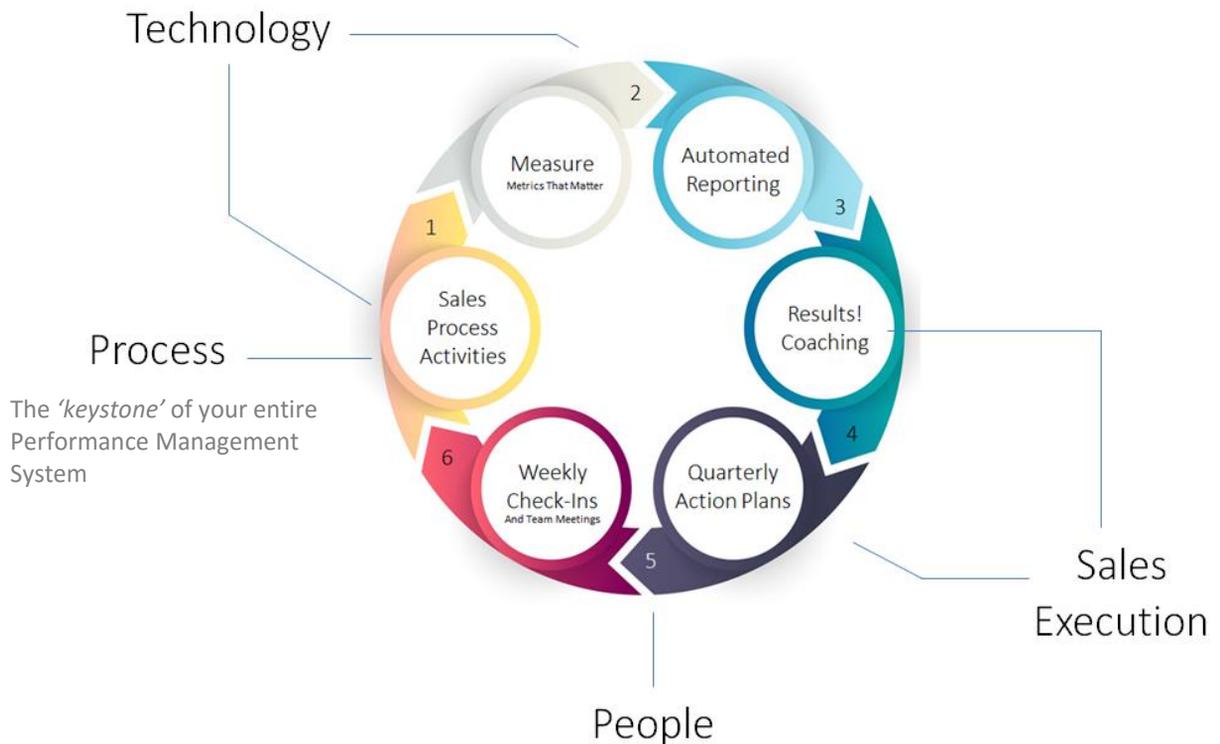
## Performance Insight's Performance Management System



# Our Products & Services

Performance Insights offers a comprehensive solution for the clients we serve which includes:

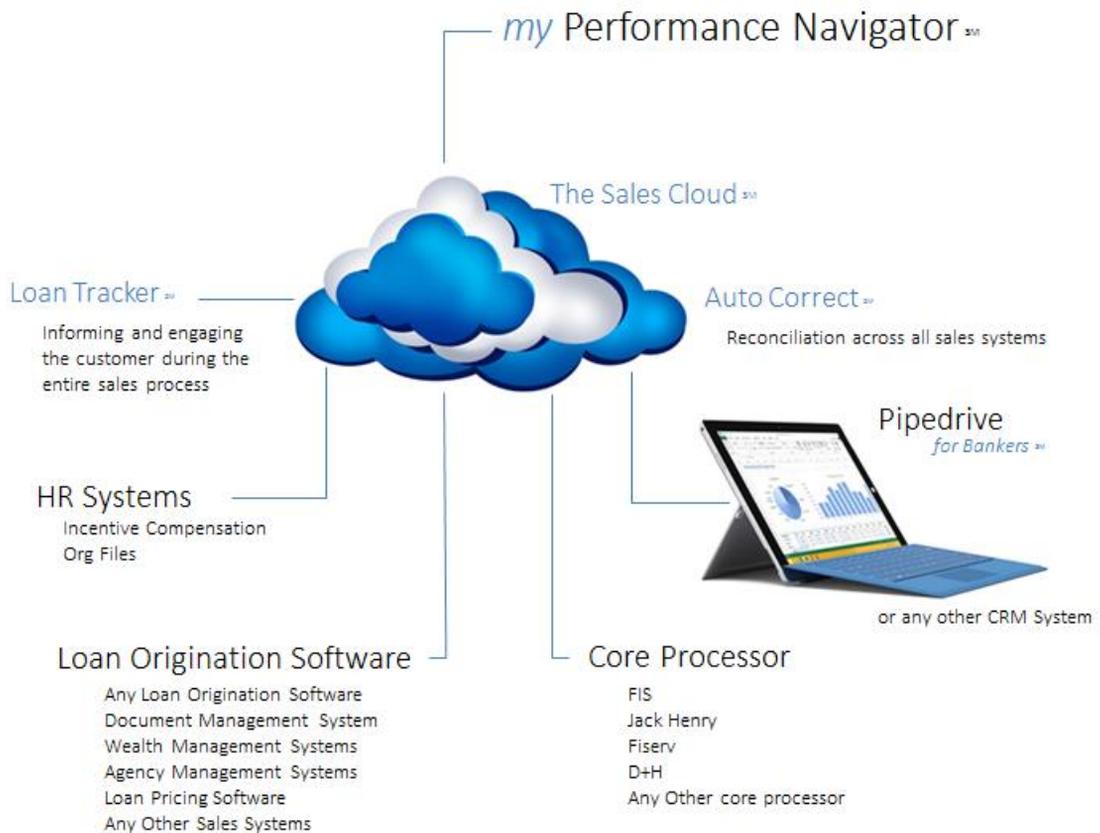
- **People**
  - Results Coaching Workshop <sup>SM</sup>
  - Tools *for the* Sales Coach <sup>SM</sup>
  - Executive Quarterly Reviews <sup>SM</sup>
- **Process**
  - Managing Breakthrough Results <sup>SM</sup> Workshop
- **Technology**
  - *my* Performance Navigator <sup>SM</sup>
  - Pipedrive
  - Call & Activity Manager
- **Sales Execution**
  - The Sales Execution <sup>SM</sup> Workshop
    - Focus
    - Act on Lead Measures
    - Keep an Engaging Scorecard
    - Create a Cadence of Expectations, Accountability & Feedback



# my Performance Navigator

Most sales processes (and pipelines) span three disparate systems - CRM, the loan origination system (LOS) and the core processor. Multiple process stages are parsed out over three systems. Opportunities are initially entered into the CRM system (prospecting, qualification), transfer to the LOS (underwriting, decisioning, terms presentation) and ultimately get booked in the core processor. During this journey through three systems, loans take on three different values (request, commitment, funding) and three different loan identifiers (opportunity ID in the CRM, App ID in the LOS, and tax ID in the core processor).

my Performance Navigator reconciles each loan value and each loan ID across the entire sales process and eliminates spreadsheets by providing real-time sales reports, scorecards, dashboards and analytics.



- Most banks find it difficult to reconcile and track a loan from system to system.
  - Most banks attempt to solve this problem by manually gathering data from the three systems and manually building reports in Excel spreadsheets. This wastes valuable resources and creates many data errors.
  - Inaccurate and infrequent data reduces management's confidence and ultimately the reports don't get used.
  - Without accurate sales reports there is not a transparent view of the entire pipeline that the sales team trusts.
  - Pipeline management and forecasting suffer.
- 
- **Most Sales Processes Suffers From Inconsistent Use of CRM.** Most CRM systems are inconsistently used by the sales force. Most CRM systems don't work the way a salesperson works (on the run from meeting to meeting) and many sales organizations have not clearly defined their sales processes. Specifically, there is not enough clarity about when and how a loan moves from CRM to the LOS. Generally, the sales force has its viewpoint of the process and underwriting has their own. However, the biggest issue may be the lack of management involvement and accountability.
    - Inconsistent CRM use creates several reporting issues and general confusion about the status of a loan and the activities required to keep the loan's momentum.
    - The lack of process accountability and inconsistent use of the CRM system create process inefficiencies and conflicts between sales and underwriting. Loans go back and forth between sales and underwriting and it is difficult to report on stage and status accurately.
    - It becomes even more difficult to get an accurate and transparent view of the pipeline that everyone will agree to.

- **Poor LOS and CRM Reporting Capabilities Force The Use of Excel Spreadsheets.**

LOS reporting is inherently poor and does not account for the CRM stages or deals booked in the core processor. Most banks have a difficult time reconciling application IDs with CRM opportunities and the tax IDs in the core so reporting is marginalized. Reporting is not real-time.

- Data integration is done manually by valuable resources gathering data from each system and building reports in Excel spreadsheets.
- Manual reporting is expensive, introduces data errors and reduces management's confidence.
- Most internal resources gathering data from multiple systems and building reports in Excel spreadsheets don't have the skill set to calculate KPIs.
- Without accurate reporting, spreadsheets are created by local teams and individuals – creating inconsistencies and inaccurate forecasts.

- **Poor Communications Result in an Inefficient Process & High Withdrawal Rates.**

Communication between sales people and underwriters is critically important. Each needs to know the stage and status of a deal at any time. Underwriting needs to have real-time communication with the sales person to maintain loan momentum and reduce the time-to-decision. Communication between the sales person and the customer/prospect may be even more important. In the current competitive environment where multiple banks are competing for the same business, it is important to keep the customer/prospect informed and engaged during the entire pipeline.

- Poor communication between underwriting and the salesperson results in frustration, wasted time and a non-competitive time-to-decision.
- Poor communication between the sales person and the customer/prospect results in more wasted time and high withdrawal rates.

# Sales Leaders Have No Shortage of Ideas



... and with so many options it's difficult to pinpoint exactly what to do to raise the bar on performance.



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*"If you can't measure it, you can't improve it."*

**W. Edwards Deming**

# Our Advisory Services

Performance Insights uses sophisticated analysis tools and experienced consultants to help our clients determine with confidence which paths will lead to a significant increase in sales performance. You will work with a sales consultant who knows the ins and outs of financial services, and who will work with you to uncover the changes you need to make to see dramatic sales improvement.

Performance Insights provides its clients with transformational thinking. Our advisory programs focus on sales execution, sales process improvement, sales technology, sales reporting and analytics and sales management.

## Scorecard ToolKit & Workshop

This workshop will help your team learn and understand which metrics they need to measure and how to deploy them in scorecards.

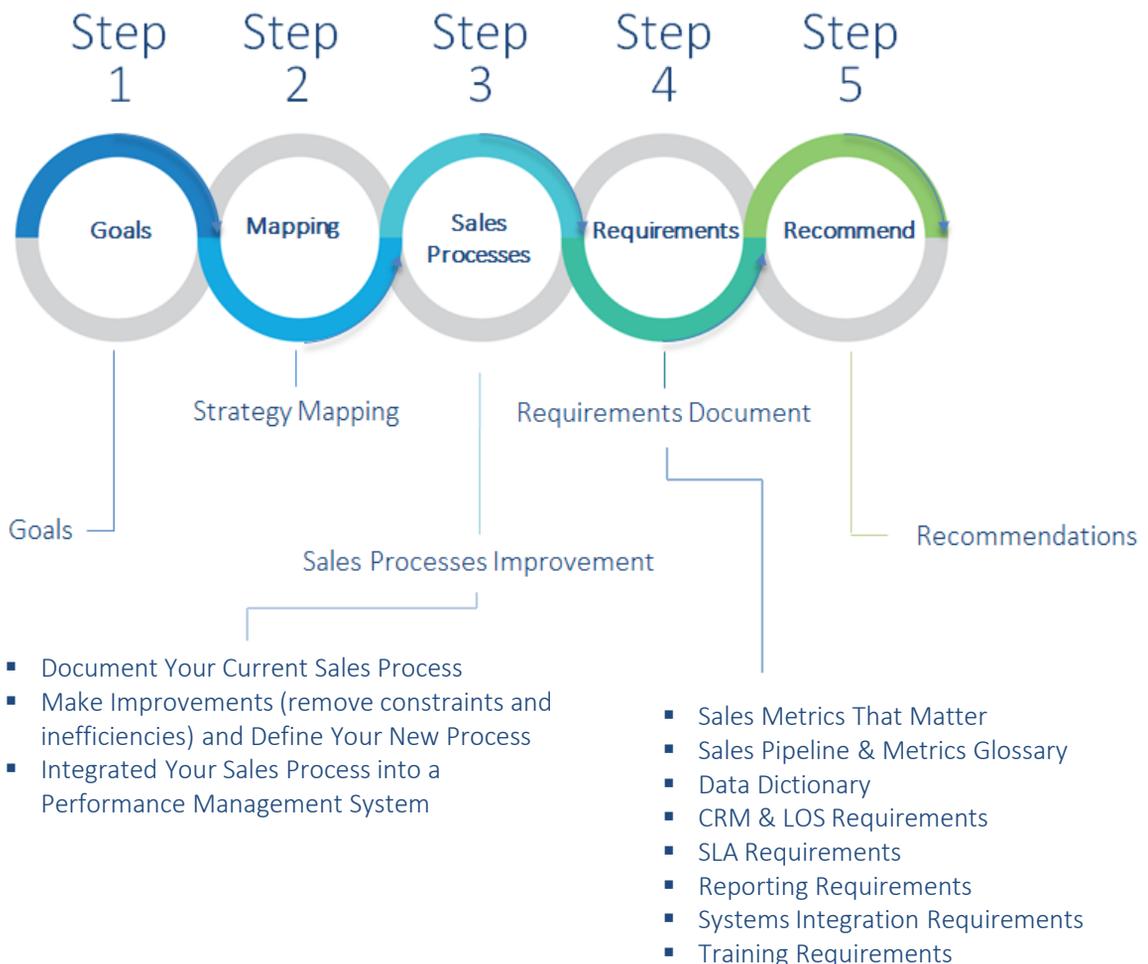
- Learn which sales metrics really matter and how to measure them for effective sales reports and scorecards.
- Learn how to automate your sales reports and scorecards and eliminate the data problems created by spreadsheets.
- Learn how to coach with scorecards.
- Overcome concerns that you don't have the internal resources or technology to support reports and scorecards.

## SWOT Analysis Workshop

A SWOT analysis is a structured planning method that is used to evaluate Strengths, Weaknesses, Opportunities and Threats in any part of banking. A SWOT session can be done at any level of the organization.

## Managing Breakthrough Results Workshop

Our Managing Breakthrough Results workshop is focused on sales process improvement. We begin with your strategic goals and objectives, translate them to frontline sales goals and then map them to frontline sales process activities using 'Strategy Maps'. The next step is to document and improve the sales process. We use the Performance Insight **Sales Process Benchmark** <sup>SM</sup> and **KPI Guide** <sup>SM</sup> (based on research with hundreds of banks) to expedite this part of the process. The fourth step is to build a requirements document for CRM, LOS, reporting, systems integration and coaching. The final step is to make recommendations based on industry best practices and our **CRM Vendor Guide** <sup>SM</sup>. The workshop includes a one day onsite session for each business unit.



## Managing Breakthrough Results Workshop

- I. Document Your Current Sales Process
- II. Make Improvements & Define Your New Sales Process
- III. Integrate Your Sales Into A Performance Management System
- IV. Develop an SLA (service level agreement) between sales and underwriting and other administrative groups
- V. Launch
  - Follow Performance Insights' Change Management Steps
    - Create a Sense of Urgency
    - Build a Guiding Coalition
    - Develop a Vision
    - Communicate the Vision
    - Remove the Barrier to Change
    - Build Momentum with Early Wins
    - Capitalize on Early Win and Don't Stop
  - Focus on Incrementally Improving each stage of Your New Sales Process
  - Design & Celebrate Short Term Wins to Build Momentum

# Optimizing Digital Investments



... to realize Higher ROI  
and Growth



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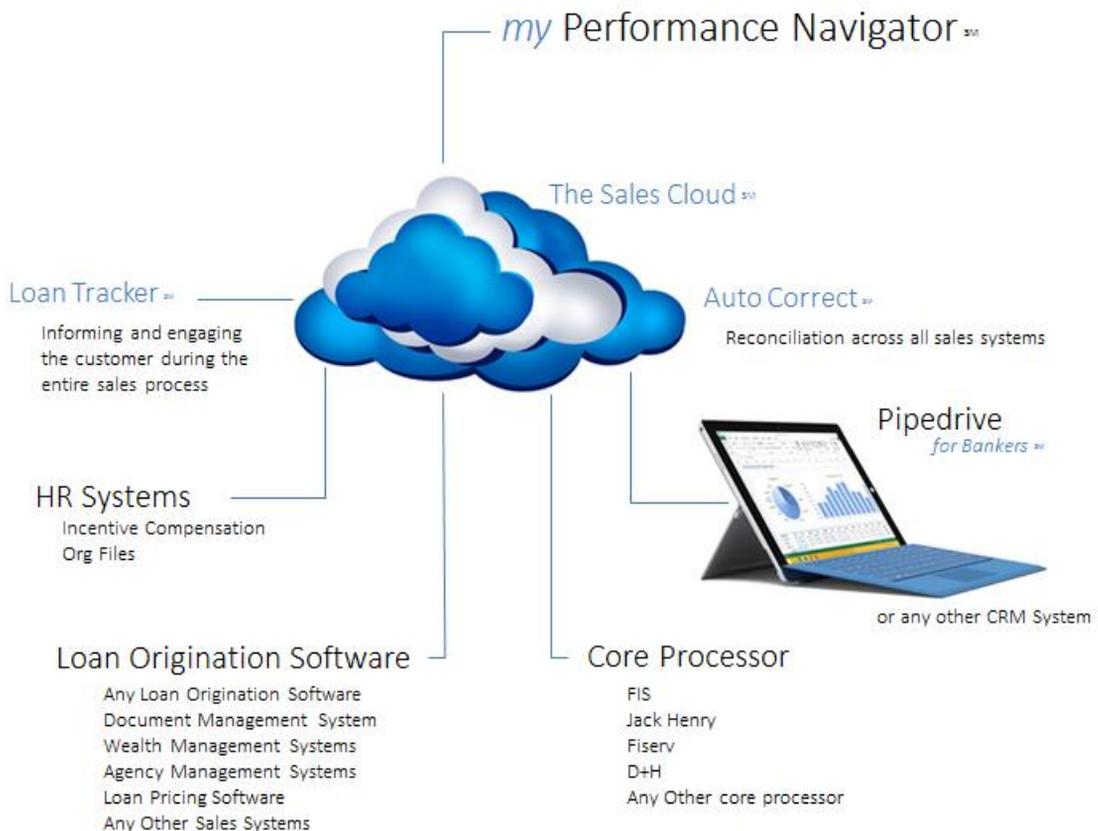
*"The big sales problems are where  
people don't realize they have one in  
the first place."*

**W. Edwards Deming**

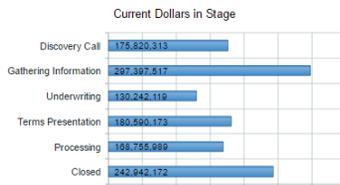
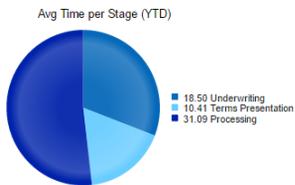
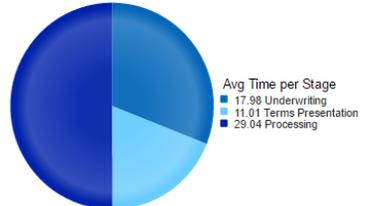
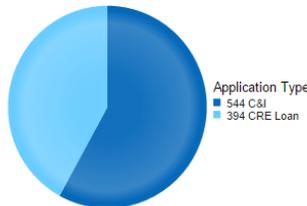
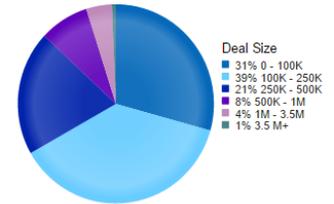
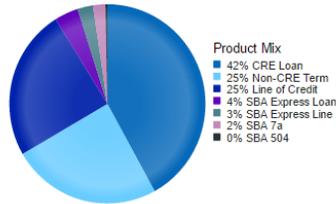
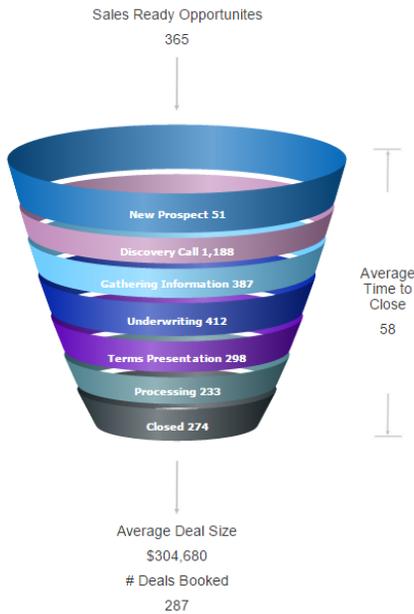
# Our Software Solutions

It is time to cut the data clutter from spreadsheets. *my Performance Navigator* delivers the data you need to manage sales in 'real-time' from our 'Sales Cloud'. Now you can finally connect all your data sources to see key performance indicators, emerging sales trends, uncover critical insights and take action – wherever you have to be.

*my Performance Navigator* is a cloud-based system (SaaS) that pulls data from any CRM system, core processor, loan origination system, incentive system or any spreadsheets and completely automates your sales reports, call reports, pipeline reports, scorecards, executive dashboards and sales analytics. *Pipedrive* is a simple and visual pipeline tool – CRM for teams on the go.



# Our Software Solutions



	YTD	\$	%
CRE Loan	\$98,933,513	41%	
SBA 7a	\$40,412,100	17%	
Non-CRE Term	\$39,851,335	16%	
Line of Credit	\$35,531,286	15%	
SBA Express Loan	\$14,718,438	6%	
SBA Express Line	\$10,648,000	4%	
SBA 504	\$2,847,500	1%	
<b>All Products</b>	<b>\$242,942,172</b>		

BBO	App Id	App Entered	Stage	Status	Product	Amount	Time in Stage	Time in Pipe	Proj Close Time
Adeel Mehmood	336591	3/16/2015	Terms Presentation	Approve Conditio...	CRE Loan	\$1,000,000	530	539	none
Adeel Mehmood	337447	3/27/2015	Processing	Docs Sent	Non-CRE Term	\$141,274	193	528	none
Adeel Mehmood	337756	4/3/2015	Terms Presentation	Approve Conditio...	CRE Loan	\$292,734	516	521	none
Adeel Mehmood	342482	6/23/2015	Underwriting	Referred to SBA ...	Non-CRE Term	\$1,133,872	440	440	-
Adeel Mehmood	342803	6/30/2015	Terms Presentation	Approve Conditio...	CRE Loan	\$70,000	431	433	none
Adeel Mehmood	349051	9/29/2015	Closed	Booked	SBA Express Loan	\$300,000	0	122	-
Adeel Mehmood	354611	12/18/2015	Underwriting	Declined	Non-CRE Term	\$110,000	0	39	-
Adeel Mehmood	358034	2/9/2016	Underwriting	Declined	Non-CRE Term	\$350,000	0	14	-
Adeel Mehmood	364449	4/19/2016	Terms Presentation	Approve Conditio...	SBA Express Loan	\$50,000	130	139	none
Adeel Mehmood	365796	5/3/2016	Underwriting	Declined	Non-CRE Term	\$350,000	0	14	-
Adeel Mehmood	366042	4/19/2016	Closed	Booked	Non-CRE Term	\$250,000	0	31	-
Adeel Mehmood	369466	6/16/2016	Closed	Booked	Line of Credit	\$350,000	0	32	-
Adeel Mehmood	370559	6/30/2016	Terms Presentation	SBA Intro e-mail s...	SBA Express Line	\$200,000	7	67	33
Adeel Mehmood	371456	7/13/2016	Terms Presentation	SBA Intro e-mail s...	SBA Express Line	\$250,000	32	54	8
Adeel Mehmood	373228	7/13/2016	Processing	Coordinator Recei...	CRE Loan	\$86,000	26	54	33
Adeel Mehmood	373291	8/4/2016	Closed	Booked	Non-CRE Term	\$280,000	0	11	-
Adeel Mehmood	373931	8/15/2016	Underwriting	Declined	Non-CRE Term	\$170,000	0	1	-
Adeel Mehmood	374135	8/17/2016	Underwriting	Declined	Non-CRE Term	\$125,000	0	0	-
Adeel Mehmood	374514	8/22/2016	Underwriting	Missing Informati...	CRE Loan	\$925,000	14	14	-

# Benefits of Our Solution

Pipedrive is the top rated pipeline management (or CRM) mobile app in banking – rated 4.5 stars out of 5.0. Thousands of bankers love to use Pipedrive! Bank sales teams from 5 salespeople to 500 salespeople are using Pipedrive with *my* Performance Navigator to address the four critical sales process problems.

Performance Insights has worked with its clients to develop this solution around proven best practices and a clear visual interface that proactively prompts salespeople to take action, remain organized and stay in control of a complex sales process across three platforms. *my* Performance Navigator has four add-on modules that address the four critical sales pipeline problems.

- Outlook & Gmail Sync
- Loan Tracker <sup>SM</sup>
- Auto-Correct <sup>SM</sup>
- Tools *for the* Sales Coach <sup>SM</sup>
  
- **Seamless Integration of the Three Systems with Auto-Correct.** The auto-correct module monitors the LOS stages and statuses and uses the information to correct the CRM system. The auto-correct module also improves reconciliation by storing the LOS app ID in the CRM system. The *my* Performance Navigator modules integrates data from all three systems into a single source of the truth.
  
- **An Affordable Mobile CRM App That Salespeople Love to Use!** Pipedrive has been designed to work the way salespeople work. Simply stated, Pipedrive is intuitive, mobile and fun to use. Pipedrive has changed the game with an award-winning interface that is visually intuitive and beautiful. User adoption rates are the highest in the industry.
  
- **Accurate and Automated Reporting For the Entire Pipeline.** The *my* Performance Navigator reporting module automates data gathering from all three systems and publishes cascaded and interactive reports, scorecards, dashboards and analytics.

# Benefits of Our Solution

- **Clear Communication Channels With Loan Tracker.** Loan Tracker monitors every stage and status of all three systems and pushes emails (or texts) to the salesperson and to the customer/prospect. Loan Tracker keeps communication channels clear and up-to-date. The customer/prospect knows exactly when its application was entered, current loan status and projected decision and closing dates. The salesperson saves time and improves sales efficiency. The customer/prospect stays informed, engaged and happy throughout the entire pipeline process.