Account Integrity Launch Advisory

August 30, 2010

[redacted]

Account Integrity – BlackLine Tool Deployment

[redacted]

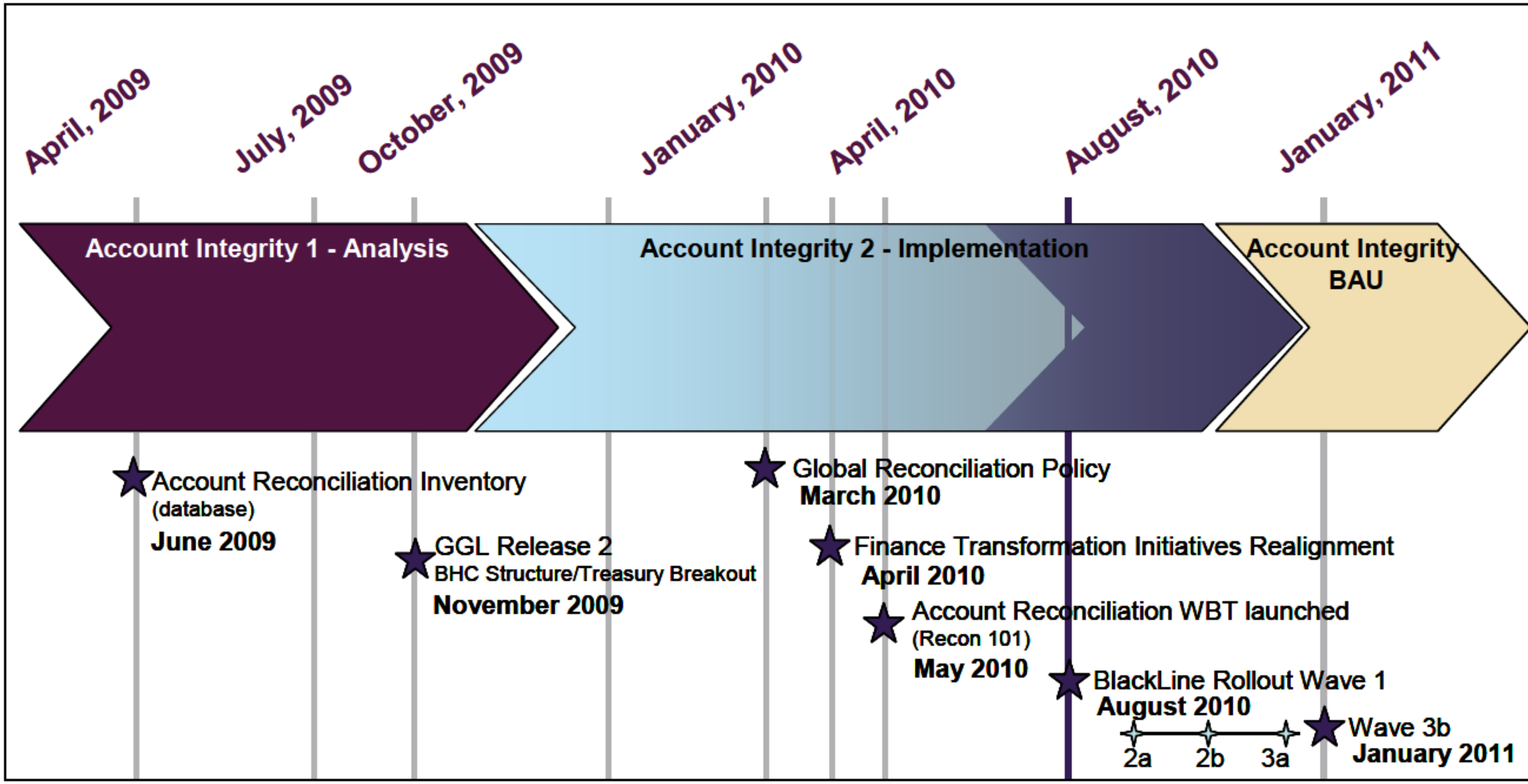
This phase of Account Integrity (AI) deploys the BlackLine global reconciliation tool to all business areas performing reconciliation activities. The BlackLine tool:

- Supports the Global Reconciliation Policy.
- Provides workflows, templates and reports configured to meet Ally business needs.
- Deploys in phases (waves) now through January 2011 which include the following activities:
  - User Acceptance Testing (UAT)
  - Policy and BlackLine Tool training
  - Go-live reconciliation
- Lays the foundation for continued enhancements in AI processes.
  - Establish governance structures and protocols
  - Plan future tool and process enhancements

[redacted]

Account Integrity Timeline

[redacted]



[redacted]

What Will BlackLine Do For Me?

[redacted]

Reconciliation Preparers

- **Greater accuracy:** Reconciliations automatically populate with Ally's General Ledger balances.
- **Reduced time and effort:** Standard workflows, templates, dashboards and to-do lists .
- **Reduced paper/printing:** Recon lead sheets, electronic attachments and signatures.

Reconciliation Approvers

- **Alignment with global policy:** Standard workflows, templates and compliance checklist.
- **Reduced time, effort and rework:** Automated notifications/status updates, standard workflow, policy support, and electronic attachments and signatures.

Reconciliation Oversight

- **Risk mitigation:** Real-time status updates and role-based functionality.
- **Visibility into processes:** Standardized, on-demand reporting on reconciliation status, required adjustments, aged items and variances. Areas using BlackLine will no longer have to submit Account Reconciliation templates to CFC.

Everyone benefits from automation and electronic storage:

- Less time at the printer
- Less time spent acquiring signatures
- Less need for physical storage

[redacted]

Training & Rollout Approach

[redacted]

The BlackLine tool will be deployed in five (5) waves now through January, 2011.

Waves have been organized based on the GL system in use at each Business Unit.

Training will occur in waves corresponding to the rollout.

- Training occurs approximately two weeks prior to scheduled Go-Live.
- A central location for each wave will be booked for on-site delivery of instructor-led training (ILT). Waves 1, 2a and 2b will have ILT, and all others will have web-based training (WBT).
- WebEx and conference calls will be available for those who cannot travel to the training location.
- To avoid potential scheduling conflicts, two sessions of ea[redacted] oriented course will be offered during the training window[redacted]

Wave Roll-out Plan

[redacted]

Format	Wave	Reconciling Unit	Training Location	End-user Training Dates	Go-Live Date	1st Reconciliation
Instructor-Led Training (ILT) *Classroom-based with hands-on exercises*	1	FSS (Subset)	Auburn Hills, MI	8/18/10-8/19/10	9/2/10	August
	2a	Corporate	Primary site: Detroit, MI Secondary: Auburn Hills, MI Alternate: WebEx/Conference Call	9/21/10-9/22/10	10/1/10	September
		CMF (TAG)				
		FTP				
		HR Finance				
		Investment Accounting				
		Securitization Finance				
		Tax				
		FSS - (SAP) 2				
	2b	NAO	Primary site: Detroit, MI Alternate: WebEx/Conference Call	10/19/10-10/20/10	11/1/10	October
		Ally Bank (NAO)				
		IO Corp				
		Insurance				
		Tax Canada				
Web-based Training (WBT) *Trainer facilitated*	3a	CFG	TBD	11/16/10-11/17/10	12/1/10	November
		IO EUR	TBD			
		FSS- SAP -EUR	TBD			
	3b	IO - LAO	TBD	1/19/11-1/20/11	2/3/11	January, 2011
		IO - Brazil	TBD			
		IO - FSL	TBD			
WBT	New Hires		N/A	As needed	N/A	TBD

[redacted]

[redacted]

The Training You Should Take

If you are a ….	Your BlackLine role is …	Take these courses		
		Introduction & Overview *	BlackLine for Preparers & Approvers	Oversight & Analysis Using BlackLine
Reconciliation Preparer	Preparer	**Required**	**Required**	
Reconciliation Approver	Approver	**Required**	**Required**	
Business Unit Reconciliation Coordinator	Financial Reviewer	**Required**		Recommended
Functional Reconciliation Coordinator	Account Reviewer	**Required**		Recommended
Business Unit Control Manager	Financial Reviewer	**Required**		Recommended
Business Unit Controller	Financial Manager	**Required**		Recommended
Functional Controller	Account Manager	**Required**		Recommended
Corporate Controller	Executive	**Required**		[redacted]
CFO	CFO	**Required**		[redacted]

* If you have taken the *Account Reconciliation* (FINA11818EN) course, you have already fulfilled this requireme[redacted]
wish to go through the Introduction and Overview as a refresher.

The Training You Should Take (continued)

[redacted]

Course Description	Learning Objectives
Account Integrity – Introduction & Overview *Describes Account Integrity and provides information on preparing account reconciliations accurately and in a timely manner. The course also covers the reconciliation process and policy guidelines to ensure all account reconciliations have been completed in accordance with the policy and all aged items have been escalated appropriately.* *(refer to previous slide regarding course equivalency).* **Duration: 1 Hour**	• Define Account Integrity and what it means to [redacted]. • Apply the Account Reconciliation Policy and processes. • Explain the roles and responsibilities of each participant in the process. • Utilize policy and procedure guidelines to effectively reconcile accounts.
Account Integrity – BlackLine for Preparers & Approvers *Explains the mechanics of preparing and approving reconciliations in the BlackLine tool. Preparers will learn to research, complete, and certify reconciliations using the tool, and how to address aged items and develop action plans. Approvers will learn how to use the tool to evaluate a reconciliation to ensure that it has been completed in accordance with the Account Reconciliation Policy, and will walk through the steps required to certify a reconciliation as complete.* **Duration: 4 Hours**	• Apply policy and procedures to the reconciliation of general ledger accounts. • Navigate within the Blackline system. • Complete necessary transactions to reconcile accounts. • Monitor the status of reconciliation items. • Review and certify reconciliations. • Prepare action plans as necessary.
Account Integrity – Oversight & Analysis Using BlackLine *This course will show how to leverage BlackLine's on-demand dashboard and reporting features to analyze reconciliations for compliance with the Account Reconciliation Policy and if applicable, certify or decertify the reconciliation. This course demonstrates how to view statistics for a population of accounts based upon area of responsibility, including real-time online views, and aggregate and detailed views for reconciliation status, age and size of reconciling items, and timeliness of reconciliation completion.* **Duration: 2 Hours**	• Introduce reporting in BlackLine. • Access BlackLine reporting features. • Confirm item status and monitor ke[redacted] • Run reports within the BlackLine s[redacted] • Add supplemental comments and [redacted] documentation.

[redacted]

[redacted]

Resources for Account Integrity Rollout

Account Integrity Pulse website

- https://[redacted]

Training Schedule

- Download from the AI Pulse website

Training-Rollout Calendar

Account Reconciliation course

- (Learning Center code: FINA11818EN)

Reconciliation Coordinators

- https:/[redacted]

[redacted]

What You Can Expect

[redacted]

Rollout of the BlackLine tool and new process enhancements will bring change to the way you do your job. Here's a quick list of what you can expect:

- Prior to your wave's launch, you will receive communications from your business unit and the AI team with important information about the specifics of your launch.
- You will receive communications about training three weeks prior to scheduled dates, including course schedules and options for registering for sessions, and attending via WebEx. Emails will go out immediately after the previous wave concludes.
- Training will be delivered approximately two weeks before your Wave's Go-Live date.
- Training will include hands-on exercises using mock data so that you may practice transactions in a BlackLine test environment.
- If you are a Preparer or Approver, you must complete BlackLine [redacted] before getting access to the tool.

Get Answers from Your Reconciliation Coordinator

[redacted]

Reconciliation Coordinators play a key role in developing, executing and managing AI:

- Serve as a point of contact for AI.
- Review and compile reconciliation statistics to report to CFC on a monthly basis for reconciliations not yet on BlackLine.
- Review AI monthly dashboard.
- Provide reconciliation samples for testing for reconciliations not yet on BlackLine.
- Communicate policy to reconciling teams.
- Provide general feedback to AI team.
- Participate in periodic process improvements/enhancements – including the BlackLine tool deployment.

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