

app center™

**Laser Pro®
Integration**



app.center™ and Laser Pro®

Innovative Technology to Solve Your Business Challenges

“app.center™ allowed us to instantly increase operational efficiency and create a higher quality customer experience. A very simple and easy to use application, app.center was easy to deploy, required a minimal amount of user training and has improved application processing substantially. We are extremely pleased with the results.”

Tawanna Giles
Consumer Lending Manager
CharterBank

Enhance your Laser Pro® system with app.center™, a front-end consumer and commercial loan origination module that is easy to use, easy to administer and easy to integrate with your existing software solution. app.center automates the process of a loan application from the time a prospective customer inquires about obtaining a loan until the lending decision is made. Once the loan is approved, app.center sends Laser Pro the data necessary to process the closing documents. Plus! app.center comes complete with sales.center™, a cross-selling module that assists users in choosing the right product to match the customer's needs.

A robust front-office and back-office compliance solution, app.center and Laser Pro provide you with the flexibility and power you need to compete in today's financial marketplace.

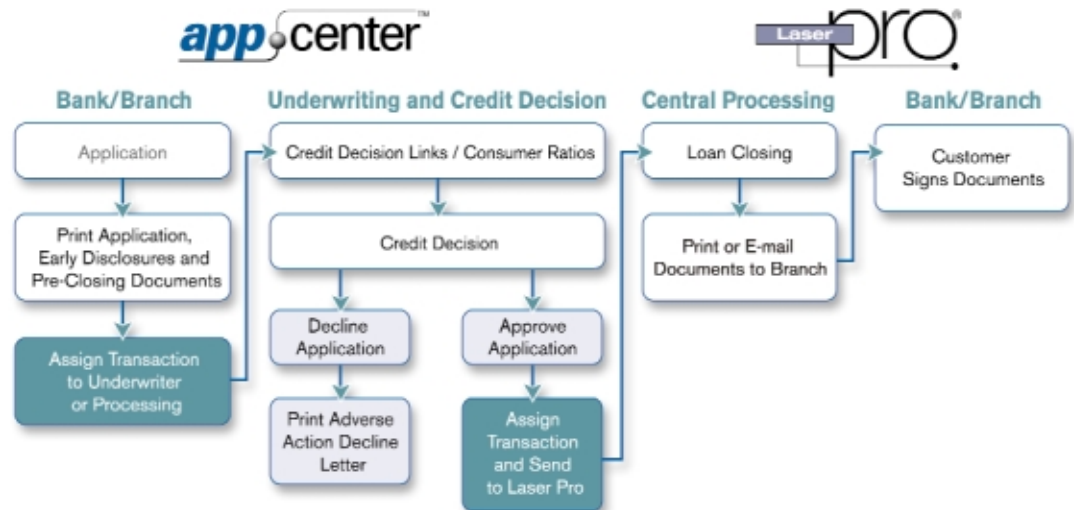
Capitalize on Your Current Investment

The app.center front-end integration offers you an easy and profitable way to maintain the value of your current loan documentation system while adding powerful new

technology. An uncomplicated browser-based system, app.center guides bank users through the full lifecycle of the loan application process. Operating in a thin client environment, the software resides on the server not the end-user desktop, making the deployment and maintenance as easy to manage as it is to use. Originators just point their browser to the appropriate Web address and begin utilizing the origination and decisioning functions.

On your mark, get set, done!

app.center's loan origination screens are so easy to use, users go from loan generation to decision within minutes. Replicating an actual loan, these screens walk the user sequentially through the application process. Integrating with today's leading loan decision engines – Fair Isaac LiquidCredit® and Kroll Factual Data – credit information is immediately sent to app.center users and processed in the application. Once the loan is approved, a “Send Application to Laser Pro” link sends the data to Laser Pro for closing document generation. app.center allows users to spend less time processing applications and more time helping their customers with their financial needs.



Eliminate Double Data Entry

Enter the data once and it is there until you delete it. Once a loan is originated, the data is stored in the *app.center* database. Whether you stop in the middle of a loan or decide to change the terms and regenerate your loan documents, *app.center* allows you to pick up where you left off. Revising the terms and loan type is also easy. The *app.center* database retains all of the data on the customer loan application allowing the user to key in only what has changed such as new terms, fees or a different interest rate, and then generate the Laser Pro closing transaction and documents.

Perfect for Multi-tasking & Allows for Interruptions

The *app.center* technology allows you to start and stop the loan process at any point from origination through decisioning, because the system remembers where the user was. A special screen called the "Supervisor" gives you a quick view of where you are in the loan process and what is left to be done including what pre-closing or disclosure documents need to be printed.

Access the Documents You Need

Harland Financial Solutions provides you the full suite of compliance documentation with *app.center* and Laser Pro. *app.center* generates the necessary pre-closing and disclosure documents, while Laser Pro generates all closing documentation. These documents are backed by a Harland Financial Solutions \$1 million Compliance Warranty*.

Centralize Loan Processing

Do you want to centralize loan processing? *app.center* and Laser Pro can streamline your process and improve workflow efficiency. By utilizing *app.center* in the branches and Laser Pro in a central Loan



Processing Department, data can flow from several sources to one centralized location for better control over the loan closing process.

Ensure Compliance & Consistent Reporting

Rest assured that *app.center*'s disclosure and pre-closing documents, including Truth in Lending, RESPA, HMDA and CRA, are in compliance with all federal and state laws and regulations.* In addition, *app.center* exports data into a file format readily available for banks to use in generating HMDA and CRA reports.

sales.center™

sales.center displays the products available for each customer and gives the user a quick description of each product and specific features to highlight. For more in-depth information, *sales.center* has a "details" button that can link to any Web page or document. It's product information when it's needed most.

*Restrictions apply. See Compliance Warranty for details.

System Requirements

Browser

Internet Explorer 5.0 or above

Network

TCP/IP (included with network operating system software)

Single Dedicated Server

(WebServer, AppServer and Database Server)

Up to 80 Users**

SQL or Oracle Server

Single Pentium 4 2.6GHz CPU or better; 2GB RAM

Single hard drive

Up to 140 Users**

SQL or Oracle Server

Single Xeon 2.8GHz CPU or better; 2GB RAM

Multiple hard drives

Up to 200 Users**

Oracle Server Only

Single Xeon 2.8GHz CPU or better; 2GB RAM

Multiple hard drives

Up to 1,000 Users** or more

Please contact your sales representative for exact specifications.

** Discuss full and part-time users with your sales representative to determine appropriate configuration for your institution.

Please Note: The server must not be a domain controller, file or print server, remote access server or a router.

Third Party Software for Single Server

OS: Windows 2000 Server with 5 Client Access Licenses

Spend Less Time Processing Loan Applications and More Time with Customers

A total package

In addition to a proven and winning software solution, you get the backing of a team of professionals to help you every step of the way.



Implementation Services

We believe successful software implementation is a team effort that combines our expertise in banking, technology, and compliance to complement the skills and needs of your staff. We assign a single project manager to guide and focus your project's implementation. In addition, we offer Project Planning Assistance and Administrative Setup Assistance services for an enhanced, hands-on approach. Our team is dedicated to, and accountable for, success in meeting your goals and objectives.



Interface Services

We deliver the capabilities needed to successfully integrate with various hardware platforms and operating systems, providing a seamless interface between our products and your institution's existing host processing system. Our on-site connectivity services are able to execute the highly complex interface into a host environment, providing system administrators with assistance and support during installation as well as staff training. We also support many interfaces to third party software packages.



Compliance eAcademy™

Our Web-based employee compliance training solution that increases knowledge and provides powerful tools for managing successful learning programs.

www.complianceacademy.com

Training Services

Even the most efficiently implemented and seamlessly integrated financial software systems can't function successfully without people ready and able to operate and maintain them. That's why the right kind of training is so important – training that's tailored to your institution, to your staff, and to your budget.

Ongoing Support Services

Your project implementation runs smoothly, integration is complete, your staff is well trained, and all systems are go. Even then you are likely to have many questions. That's where our Customer Support enters the picture with fast, reliable service and assistance that's earned a record of excellence from our thousands of customers and a reputation for getting the job done.

Customer Services Network

Our Customer Services Network is a robust extranet enabling you and your staff to access a wealth of information – product libraries, release notes, downloads, Frequently Asked Questions, tips and bulletins, compliance news, legal links, known issue reports, and much more are all available seven days a week, 24 hours a day.

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