

# StreamLend<sup>®</sup> *Velocity*

Consumer Lending

Home Equity Lending

Mortgage Lending

Business Lending

Indirect Lending

Web Lending



Expanding Your Lending Landscape

 **IA SYSTEMS**  
Loan Origination *Solutions*



## OUR MISSION

*We are committed to innovating the lending process with advanced technology, integrated custom solutions, and a knowledgeable staff of lending experts.*

### The New Lending Landscape

Technology and a new generation of borrowers—who expect instant, online services—are driving some of the seismic changes rumbling through this 21st century lending landscape.

### The Future of Accelerated, Powerful, Flexible Lending

We've taken the core competencies and knowledge-base of our lending expertise and created an amazing array of features that will fast forward you into the future of lending.

StreamLend Velocity boasts dozens of advancements for automated loan processing, including:

- A browser-based interface based on how users intuitively think lending software and browsers should work.
- A modular open software architecture that allows new features and upgrades to be easily added and quickly installed—saving you time, money, and resources.
- A proprietary Configurable Workflow Engine that allows you to configure the system the way you want to work—making your staff more productive and your business more competitive.
- An IT-friendly .NET, XML software architecture based on open standards that allows you to “talk to the world,” while giving you a lower cost of deployment and the end of desktop maintenance.
- Powerful “Velocity Engines” for forms, credit, assignment, conditions and decisioning—giving you a lending process tailored to your business rules. Now you can approve more loans and fund them faster.



*“Velocity is an excellent lending system. It is fully customizable to meet all our individual lending needs. The process has been simplified, which has empowered us to be more self-sufficient. Plus, the automated form selection has made it extremely easy for our staff to use.”*

*– Senior Vice President of Lending*

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## ABOUT OPEN SOLUTIONS IA SYSTEMS

*For more than 18 years,  
Open Solutions IA Systems  
has been developing  
technology to streamline  
business operations and  
automate workflow  
processes for credit unions,  
banks, and other financial  
institutions.*



### StreamLend Velocity: Where Beauty Meets Brains

Our design team includes former lenders and Internet usability experts who helped develop StreamLend Velocity's attractive browser-based interface. This user-friendly front end takes into account important aspects such as navigation, layout, logic patterns, user behavior patterns and Internet operating standards.

Key to StreamLend Velocity is its powerful modular structure, housing an array of Credit, Decision and Forms Engines built on .NET, XML software architecture and open standards based technology. This is the lending power behind the simplicity of our user-friendly browser interface.

The result of expertly combining beauty and brains is a powerful, next generation lending system with out-of-the-box templates reflecting industry best practices that is attractive and refreshingly intuitive to use.

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#### Powerful workflow options mean greater flexibility.

Configurable workflow options allow you to customize the system for your specific work and business needs. For example, you can assign applications to specific loan officers, by type of loan or by loan amount.

#### Dozens of interfaces and solid integration to core processors and third-party vendors.

Seamless integration to your host processor and third-party vendors means you don't have to spend time uploading loans.

#### Customize your business rules.

Robust features and functions allow you to customize your own business rules into the system, satisfying your institution's risk management practices.

#### Low cost of deployment.

Browser-based means no desktop deployment. Once implemented on your server, your IT staff will be able to maintain StreamLend Velocity from one central point-of-access, saving you time and money.

#### Powerful forms, credit and decisioning engines.

Our robust Decision Engine automates loan approvals and allows you to treat all loans consistently, no matter which sales venue or channel brings them in.

#### Completely paperless lending.

Our exclusive, built-in optical imaging technology provides completely paperless lending, including digital signature and e-signature capabilities.

#### Comprehensive security and auditing functions.

StreamLend Velocity's robust audit and multilayered security features keep your data safe.

#### Compliance.

Stay current with state and federal regulations with our compliance features, including enhanced Reg. B and dynamic marital property functions which are enforced automatically.



### Key Software Features:

- Browser-based interface
- User-defined, configurable workflow
- Modular, open standards architecture
- Powerful forms, credit and decision engines
- Opening page "dashboard" reports
- A unique "In-box" starting point
- Completely paperless lending, with digital signature and e-signature capabilities

### Key System Benefits:

- Intuitive features that are easy-to-use
- Attractive graphic interface
- Low cost of deployment
- Dozens of interfaces to core/host systems and third party software
- Fast ROI, ROA

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## MAXIMIZE YOUR OPPORTUNITIES TO FULFILL YOUR LENDING LANDSCAPE

### Account Opening

Account Opening provides 24/7 automation and convenience for adding new accounts online and can be conveniently integrated with StreamLend Velocity.

### Business Lending Services

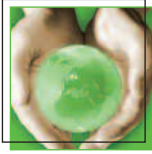
We offer a comprehensive web-based business lending service module that easily integrates with StreamLend Velocity. With our new Velocity Business Lending Services module, application, financial and collateral data are captured for individuals, businesses, guarantors and authorized users and presented in credit, decisioning and funding views making it easy for institutions to enforce loan policy guidelines.

### Cross Sell

Cross Sell is the StreamLend® Velocity module that allows you to pre-approve loan products immediately! Cross Sell is configured using a powerful combination of cross sell profiles. If the current loan fits the profile, the Cross Sell module executes one or more selling strategies to determine if the Cross Sell Module will be invoked or not. Each profile consists of strategies that are used to find potential cross sell opportunities for the loan at hand.

### Indirect Lending

Indirect Lending in Streamlend Velocity facilitates the entire indirect lending process from loan origination through funding. Indirect Lending is hosted at IA Systems' ASP (hosted) site, providing a high level of security and saving you money by not running an in-house application. Loan applications come into the Indirect Lending system through links from more than 27,000 automotive dealerships that use DealerTrack, CUDL and Route One, or all web-based platforms that automate and accelerate the entire automotive financing process.



# THE StreamLend<sup>®</sup> *Velocity* = DIFFERENCE

▶ BROWSER-BASED INTERFACE?

**Yes!**

Log-in to the system using your Internet browser. Our Web-based interface is attractive, easy-to-use, and makes deployment a snap for your IT department, with zero desktop involvement.

▶ CONFIGURABLE WORKFLOW?

**Yes!**

Customize your workflow. Work the way you want. Assign workflow to specific loan officers, by type or by amount. Create your own work rules. You define it all.

▶ OPENING PAGE OF PROGRAM?

**The Dashboard!**

The dashboard opening page gives you the information you need and want at a glance, helping facilitate management and pointing your end-users to the last files they used or other important starting points.

▶ INTEGRATED, PAPERLESS ENVIRONMENT?

**Yes!**

Our integrated optical imaging features make our loan origination system stand out from the crowd. Our exclusive built-in, paperless imaging technology is at the heart of the StreamLend Velocity workflow.

▶ SALES CHANNEL INTEGRATION?

**Expansive!**

Indirect lending, vendor ordering, online lending, no-touch lending, complete aggregation, and more! However you offer lending opportunities, StreamLend Velocity facilitates and manages them for you.

▶ CORE BUSINESS COMPETENCIES OF LENDING CHANNELS?

**Best in the Market!**

Each of our core lending modules has been carefully design to put you ahead of your competition in consumer/direct, indirect and home equity lending.

▶ CUSTOMIZED BUSINESS RULES?

**You Set the Limit on the Detail!**

Where logic-based configurations are applied, you can customize your business rules, thus giving you nearly limitless power and flexibility for your lending.

▶ AVAILABLE IN A HOSTED OR ASP VERSION?

**Yes!**

Of course we offer StreamLend Velocity in a hosted version. Talk to one of our sales executives about your loan volumes to see if this off-site, hassle-free option makes sense for your business.

Go to [www.iasystems.com](http://www.iasystems.com)  
for more information



IA Systems is a  
strategic business unit  
of Open Solutions Inc.



Glastonbury, CT 06033  
800.226.5674  
860.652.3156 fax  
[www.opensolutions.com](http://www.opensolutions.com)