



## LOAN ORIGINATION SOLUTIONS

# Solutions You Can Bank On

Cypress CRIF Lending Solutions provides software and services that help lenders automate their loan application, underwriting and decisioning processes, resulting in enhanced risk management efforts, increased regulatory compliance and decreased costs through higher lending efficiency and quality.

By serving community and regional banks and finance companies with loan application decision and tracking tools that rival those used by larger national financial institutions, Cypress is leveling the playing field for lenders. Our solutions help you:

- **Improve Efficiency** - Whether you're processing a consumer or small business transaction, our automated loan processing software will improve your efficiency and your bottom line.
- **Manage Credit Risk** - With our software and decision-support tools, you'll minimize your credit risk and maximize your ROI.
- **Ensure Compliance** - With our solutions, even the most inexperienced employee can make loans that are fully compliant with new and existing federal regulations.
- **Improve Quality Control** - Our solutions help ensure that your quality control efforts are proactive, not reactive.
- **Increase Market Share** - Whether direct or indirect, web-based or behind your firewall, our solutions can increase your selling power and your market share.

Consumer Lending

Business Lending

Credit Decisioning

Professional Services





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GET LOANS RIGHT. EVERY TIME.



### Consumer and Mortgage Loan Automation Software

Mark IV is the market-leading behind-the-firewall solution for automating underwriting processes. With Mark IV, credit applications are tracked from receipt through investigation, debts reconciliation and decision processes to point of funding. Mark IV is designed to handle both direct and indirect consumer lending, and supports:

- Auto Loans
- Credit Cards
- Home Equity Loans
- Debt Consolidation
- Installment Loans



### Small Business Loan Automation Software

Combine user-friendliness and rapid decisioning with the leading edge technology of Microsoft.NET and you have BizMark. With BizMark, now you can automate your small business credit application processing in a rich, easy-to-use environment. BizMark is designed to handle credit requests for any of the following:

- Term Loans
- Lines of Credit
- Leases
- Credit Cards
- Commercial Mortgages
- SBA Term Loans
- SBA Lines of Credit
- User-defined Credit Types



### Consumer Loan Processing for Smaller Institutions

AppMark is a hosted solution designed to automate consumer underwriting processes. With your data housed in our secure data center, you can access AppMark directly from your desktop - all that's needed to get started is a computer with Internet access. AppMark is designed to handle both direct and indirect consumer lending, and supports:

- Auto Loans
- Credit Cards
- Overdraft Protection
- Home Equity Loans
- Debt Consolidation
- Installment Loans



### Stand-alone Bureau Interpretation and Scoring Engine

BISE is the decision engine for current and next generation Cypress solutions, and can also be licensed separately to integrate with your origination workflow solution. Deployed as a web-based service, BISE accesses and interprets information from the major credit bureaus. BISE allows you to:

- Automatically retrieve credit bureau data
- Interpret credit bureau data into actionable information
- Present credit report print images
- Deploy proprietary or third-party scorecards from Cypress partners for automated decisioning

**Cypress CRIF Lending Solutions provides the choices and quality you can always bank on. To learn more about our products and services or to schedule a consultation, contact us today!**