



Secured Finance
Technology



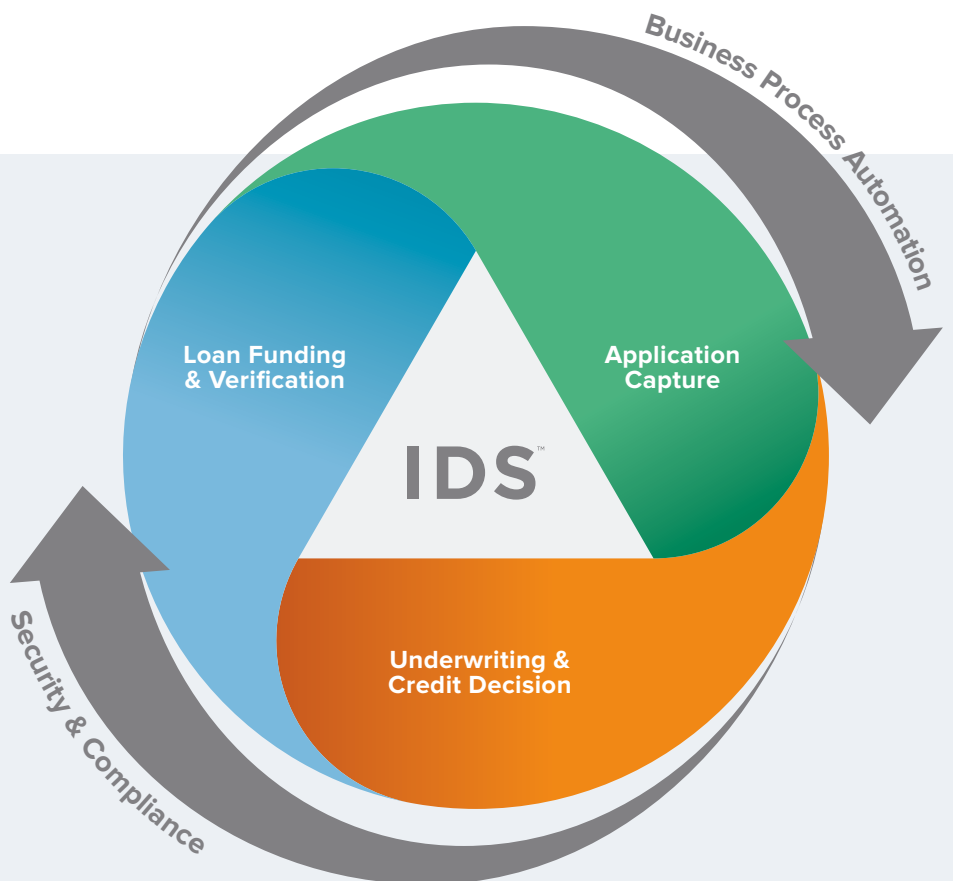
NEXT GENERATION LOAN ORIGINATION SOFTWARE

IDS offers a suite of secured finance technologies in the automotive finance, equipment finance, and working capital sectors. IDS Loan Origination Software, built to evolve with your business on White Clarke Group's CALMS platform, delivers configurable workflows and a robust rules engine to enable greater operational efficiency and risk management. IDS offers optimal scalability, stability, and adaptability, and has been trusted by many of the world's leading lenders for more than 40 years.

THE RIGHT FIT MAKES ALL THE DIFFERENCE

We believe in partnership above all else. Every engagement begins with your future in mind and our commitment to keeping your business in front of lending, regulatory and market trends. Financial institutions who benefit the most from IDS:

- ✓ Vehicle Finance
- ✓ Consumer Finance
- ✓ Non-prime/Sub-prime
- ✓ Captive Lenders



IDS Loan Origination Software delivers powerful business benefits

Transaction speed and scalability are only the starting point. IDS Loan Origination Software is designed to enable the most sophisticated underwriting and funding processes that are shaping the future of lending today.

APPLICATION CAPTURE

- ✓ Indirect loan applications via portals such as Dealertrack, RouteOne, and CarMax
- ✓ Direct loan applications via the web or lead aggregators
- ✓ Dealer/branch portal for loan applications
- ✓ Fully responsive web application
- ✓ Fully-featured Customer Direct portal, integration with the Loan Origination Software

LOAN FUNDING & VERIFICATION

- ✓ Sophisticated document generation and management capability
- ✓ Integrations with eDocs providers (EDDS, DDS, eContracting) and eSignature providers (DocuSign)
- ✓ Verification tools including income calculators, collateral bookout, and welcome calls
- ✓ State-based configuration for fees and ancillary products
- ✓ Rule-based mitigation of tolerance violations and other exceptions
- ✓ Robust compliance and audit features

UNDERWRITING & CREDIT DECISION

- ✓ Fully-automated, semi-automated, or manual underwriting processes
- ✓ Capable of fully automated decisioning in less than 10 seconds
- ✓ Configurable workflow, scorecards, and business rules
- ✓ Flexible scorecard attributes, segmentation, and calculations with champion/challenger functionality
- ✓ Support for simple to sophisticated risk-based pricing
- ✓ Out of the box integrations with risk and verification service providers
- ✓ Comparison tool for multiple loan structures to enable negotiation
- ✓ Configurable stipulation rules
- ✓ Configurable work queues based on user roles or tasks
- ✓ Channel functionality to allow scoring, business rules and pricing by line of business

BUSINESS PROCESS AUTOMATION

- ✓ Sophisticated workflow capability
- ✓ Robust rules engine
- ✓ Information collection engine
- ✓ Calculation engine
- ✓ Role-based security protocols

SECURITY & COMPLIANCE

- ✓ Proactive and preventive approach to ensure data integrity
- ✓ SSAE16 certified
- ✓ PCI compliant