

Financial Product Management Solutions That Makes Sense



New challenges in today's business finance and risk management environment require new approaches. Global markets, customer expectations due to the Internet, changing markets, to name a few issues, demand we change our thought process in managing information and communicating with staff and customers.

In today's Financial Services and Insurance Economy, organizations need the ability to adapt to change. No longer can the software solutions we use force the way we do business, it must adapt and be able to be updated without the need for costly programmer interventions every time you need to make a minor change. Further to this we need to be able to tie all customer communications together. Paper-based solutions and even I.T. systems based on separate applications cannot meet this need adequately.

The answer is to bring all of an organization's data together into one collaborative system that supports complete Financial Product or Risk Management in a securely encrypted customer centric environment. By doing so an organization's data becomes an asset, the value of which will only grow over time. At Access Canada we have met this challenge by introducing ARMnet Integrated Financial Product Management Software, the true Financial Product Management solution designed to address these needs and today's changing financial and lending markets.

Special points of interest:

- **CREATED IN A TOTALLY CUSTOMER CENTRIC ENVIRONMENT THE SOLUTION ALLOWS USERS TO STORE DOCUMENTS, EMAILS ,CREDIT ORIGINATION AND SERVICING DATA UNDER THE CONTACT.**
- **SMART CLIENT TECHNOLOGY ALLOWS FOR COMPLETE PERMISSION BASED ACCESS ONLINE OR OFFLINE**
- **ALL FORMS AND CREDIT WORKFLOWS CAN BE ADJUSTED BY A BUSINESS ANALYST WITHOUT ANY PROGRAMMER INTERVENTION**
- **SYSTEM DESIGNED TO BE VERY INTUITIVE AND USER FRIENDLY.**

Why ARMnet Financial Software is Vital to Your Firm's Success

- ARMnet Integrated Financial Product Management Software is a customer centric application tying together all financial product management needs for loans, mortgages or deposits including all associated electronic data (i.e. documents, scanned images, tasks, emails) and provide full end to end processing.
- Efficiently enforce quality, traceability, and improve client support.
- Eliminate time wasted inputting the same client data into different applications. By centralizing data, response time to the client's needs dramatically improves.
- Reduce operational costs through the reduction or elimination of legacy systems that are inflexible to meet changing lending environments without costly programmer intervention for even the simplest of changes.
- Protection from unauthorized access or alteration locally or remotely through our encrypted database structure.
- Our "**Smart Client**" model is designed to meet all network conditions locally and corporately. ARMnet Integrated Financial Product Management Software insures all data is completely accessible whether online or offline.

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Highlights of the ARMnet™ Financial Products Management Solution

- Solution provides total collaboration under client space for email, tasks, documents, and scanned images. This data is also tied directly to client lending management providing one seamless space for all client communications.
- Solution uses the latest .NET toolsets integrated into the application to provide unparalleled functionality.
- Server requirement for total functionality and complete collaboration in all areas of financial product management is only Microsoft SQL Server to manage the secure database architecture. The solution completely integrates with Microsoft Outlook, Lotus Notes and Microsoft Office 2003 or 2007.
- System written on Microsoft .NET framework and uses LIXI (www.lix.org.au) XML standards for data exchange. This system allows the client to flexibly alter any lending or financial product management criteria within their institution as market forces change without requiring any expensive programming intervention like many other financial product systems require.
- Incredible security model is totally permissions based to a granular level.
- Users are able to update their own data and content in ARMnet Integrated Financial Product Management Software, and update every other user who has access to that client based on their security permissions.
- Core Customer Relationship Manager (CRM) functionality includes templates for:
 - Clients
 - Financial Product Origination and Servicing Workflows Can Be Created and Managed to include:
 - Mortgage Loans
 - Deposits
 - Investments
 - Leasing
 - Personal Loans
 - Payday Loans
 - Managed Funds
 - Workflow Management and Automation capability catering for:
 - Multiple branching (As many “yes” & “no” paths as you like)
 - Rules based decisioning
 - Complete Integration with Microsoft Word, Outlook and Other Office Applications as well as Adobe Acrobat Professional for PDF.
 - Report authoring in both text and graphical structures.
- All electronic documentation (email, documents, scanned images, reports, etc) imported into the SQL database are centralized, indexed for complete searchability making for easier access and reduced backup requirements.
- Document structure insures total traceability of history on revisions. You simply drag the document into ARMnet and it is captured in the system.
- Due to the fact this solution is Mortgage Industry Standards Maintenance Organization (MISMO) compliant, ARMnet is also capable of providing interfaces to third parties enabling you to further streamline your administrative tasks and reduce process costs.
- ARMnet contains a complete report generation interface so tracking and managing your client base has never been easier. Every field in the system can be reported on and tracked.
- ARMnet has been designed to run on comparatively modest hardware minimizing or eliminating the need for investment in this area. (i.e. Windows XP Pro SP2 OS, 1 GB RAM, Pentium 4/Celeron 2.8 GHz or Higher, 40 GB Drive Space Including OS)



ARMnet manages over 45% of the credit origination, servicing and wealth management market throughout Australia and New Zealand representing some of the worlds largest lenders.

“Eliminate the duplication in rekeying contact data in multiple systems to manage a customer. With Access Pro all data all data including documents, emails, loan origination and servicing data can be managed and accessed from one place, under the contact data. This makes updating and managing customer needs more effective.”



Call us today for a demonstration into the benefits of ARMnet Integrated Financial Product Management Solutions

Key Points to Consider with the ARMnet™ Integrated Financial Product Management Solution

ARMnet Financial Product Management Software's objective in Canadian marketplace is to support three primary product offerings;

1. The Customer Credit/Risk Decisioning product described above producing better, more efficient decisioning for institutions;
2. Batch data analysis tools that can be used on a predictive basis to test client generated rules;
3. Professional services through our competent Business Analysts to assist clients in optimizing their product decisioning structures.



The Custom Decisioning product described above is a "Smart Client Software Application" with four main components. The first is the customer determined decisioning rules. To date these have been used for credit acceptance, insurance acceptance and product and service sales. The initial structuring of these rules can be done on a timely and cost efficient basis by a Business Analyst without the need for programmer intervention. Once the initial rules are structured they can subsequently be modified on a user friendly basis by Business Analyst users who have received core training.

The second component of the Customer Decisioning product is its direct interface to major North American data suppliers including Credit and Insurance Bureaus (i.e. Equifax), as well as telephone number and address repositories, all of which can be used in real time in conjunction with the previously determined decisioning rules.

The third component of the Customer Decisioning product is an electronic Credit Application Processing front end which enables customer credit application data to be electronically entered and processed.

The fourth component of the Customer Decisioning product is Workflow Management application which can be used to automatically route/ non-routine applications to specific workgroups for special handling.

ARMnet Financial Product Management Software's second product offering is a set of industry specific batch data analysis tools that can be used for retrogressive analysis and on a predictive basis to test client generated rules. The retrogressive analysis allows clients to conduct "what if" analyses of their previous decisioning strategies to reduce losses and increase profitability. The predictive modeling application of this product can be used to do customer segmentation and profitability analysis. An example of this is an insurance client who using this product to analyze loss results by each individual broker's client base to improve underwriting standards and broker profitability. Other uses of the predictive modeling application are for customized customer behavior and fraud models

ARMnet Financial Product Management Software's third product offering is Professional Services offerings. This includes input credit/risk decisioning and personal information form customization, application integration, business process consulting, data analysis, and predictive analytics, customized customer behavior and fraud models. This will be done through key Business Analyst relationships established with A~~x~~cess Canada to provide support on managing and improving the overall profitability of a book of business be it credit or underwriting in nature. All areas of the application when tied to a competent CRM structure as is the case with ARMnet Financial Product Management Software can achieve unprecedented success in managing client credit/risk decisioning issues and also managing overall portfolios on an ongoing basis. The ROI of integrating such a solution and tying proper Business Analysis rules to it properly are obviously significant in both the lending and insurance sectors.

"Tomorrow's Financial Product Management Solutions, Here Today."

End of Day Processing—Service Grid Processing

The key processing module in ARMnet is the End-of-Day processing for interest accrual and processing. The ARMnet EOD processing module implements a grid processing system. EOD processing involves processing Access Pro Tasks and Transactions. Access Pro has a separate Task Processor service and a separate Transaction Processor service.

ARMnet allows the system administrator to setup multiple Task and Transaction Processors to cater for increased processing volumes.

When EOD is invoked, ARMnet tasks queued for processing for that day are passed to the Service Grid Processing service.

This service routes the queued tasks and transactions to the Task and Transaction processors. When multiple processors are invoked, the Service Grid Processor will load balance across the multiple processors. There is always only one instance of the Service Grid Processor running.

The ARMnet architecture enables these Task and Transaction processors to be deployed onto separate servers and separate processors.



For example, a cluster of three servers can be configured with each server running one Task Processor and one Transaction. The Service Grid Processor will load balance the EOD processing across these three servers. This would allow one server's processors as an example to generate interest rate calculations, one to generate statements and a third to generate reports.

As volumes grow, the system is scaled by adding more servers to the processing grid. This eliminates the typical linear approach of most applications and truly optimizes the processing power on the grid. In testing conducted in house on bottom end scale processing servers we validated the increase in performance is at least 25% - 30%. In migrating to a

clustered Blade server environment as we have established at Fusepoint Managed Services (www.fusepoint.com) in Mississauga using the latest in AMD™ Opteron or Intel Xeon Dual or Quad Core Processing technology that performance improvement obviously increases even further



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"Access Canada, Today's Integrated Financial Product Management Specialists"

Service Oriented Architecture

In developing the Service Grid Processing structure within ARMnet we sought to position the solution well ahead of other financial product management solution providers in respect to fulfilling the objectives of Service Oriented Architecture (SOA)..

Recent moves by Microsoft™ and SAP™ to form Banking Industry Architecture Network (BIAN) in Europe along with several large financial institutions validates this approach. The objective of BIAN is to create solutions focused on SOA for banks and related financial institutions.



ARMnet already meets the core requirements here on many levels. In the mid 1990's Access Consulting in Australia was a founding father of the Lending Institute XML Initiative (www.LIXI.org) a not for profit body designed to bring all software developers in the Australasia region together to establish common interfacing standards so that banks and mortgage originators could effectively collaborate. The standards LIXI created helped Access Pro position itself well for Service Oriented Architecture designs long before the industry even recognized the need on a collective global basis. Why this is important in reference to scalability is noted below.

The “text book definition” of Service-Oriented Architecture (SOA) is a software architecture where functionality is grouped around business processes and packaged as interoperable services. SOA also describes IT infrastructure which allows different applications to exchange data with one another as they participate in business processes. The aim is a loose coupling of services with operating systems, programming languages and other technologies which underlie applications

1. SOA separates functions into distinct units, or services.
2. These are made accessible over a network in order that they can be combined and reused in the production of business applications.
3. These services communicate with each other by passing data from one service to another, or by coordinating an activity between two or more services.
4. SOA concepts are often seen as built upon and evolving from older concepts of distributed computing and modular programming.

Distributed computing in reference to SOA deals with hardware and software systems containing:

1. More than one processing element or storage element.
2. Running concurrent processes,
3. Or multiple programs, running under a loosely or tightly controlled regime.

In distributed computing a program is split up into parts that run simultaneously on multiple computers communicating over a network. Distributed computing is a form of parallel computing, but parallel computing is most commonly used to describe program parts running simultaneously on multiple processors in the same computer. Both types of processing require dividing a program into parts that can run simultaneously, but distributed programs often must deal with heterogeneous environments, network links of varying latencies, and unpredictable failures in the network or the computers. In effect the segmentation of processes within ARMnet helps us achieve this effectively. In reviewing the solution we then add other key elements to the equation including:

1. ARMnet is developed on .NET Framework which makes ease of integration with virtually any solution a reality.
2. CRM foundation insures a truly customer centric environment.
3. Integrated reporting capabilities that can report on any field in a text or graphical nature take data mining to the next level.
4. Workflow tools that allow mapping and/or adjusting of business processes without any programmer intervention.
5. Dynamically integrated web client that allows you to manage content and collaborate with your clients effectively.



"Tomorrow's Financial Product Management Solutions, Here Today."

About Access Canada

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"With over \$A8.5 billion of assets under administration, AMAL Asset Management Limited (AMAL) is the leading third-party servicer in Australia and new Zealand. We have been using the Access pro system for over seven years. Over this time, Access Pro has been an integral part of our service offering and helped us grow to a position where we service a variety of asset types, for over 30 of the regions leading financial services organizations."

Brendan Weir
Executive Director
AMAL Asset Management Limited
www.amal.com.au

Access Canada is the Canadian Software and ASP Hosting Provider of ARMnet Integrated Financial Product Management Software. This is a complete end to end platform that can be used for core banking, loan or mortgage origination, servicing and wealth management solution. Created around a core Customer Relationship Management (CRM) platform, the solution enables financial services companies to better form relationships with their customers and more effectively manage information gathered to increase their overall business.

All system changes to screen views, credit workflows, or new product developments can be achieved using the expertise of a Business Analysts updating or customizing the workflow as market conditions change, eliminating the need for programmer intervention.

System technology used in the deposit taking, wealth management and lending process products lines, includes prime or sub-prime mortgages, home equity lines of credit (HELOC), credit cards, commercial and agricultural products as well as auto loans and leases to name a few. This automates critical decisions, such as pre-qualification processes, underwriting, credit scoring, and compliance procedures intuitively. The result is a sound Business Process Management (BPM) Solution using flexible Service Oriented Architecture.

Contact Us Today for a Demonstration!



We're on the Web!

www.accesscanada.com

