



# GENERAL BULLETIN

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## SENT TO:

2010 – 119

July 1, 2010

TO THE CHIEF EXECUTIVE OFFICER  
OR INDIVIDUAL ADDRESSED

CEO, CEO+, CFO,  
COO, Consumer Lender

RE: Internet Lender Solutions Endorsement

Lender Solutions from Intuit Financial Services (formerly Digital Insight) are multi-channel consumer loan solutions that help financial institutions reduce costs, save time, and improve customer satisfaction. Lender Solutions are available for retail and direct-to-consumer business models. Each solution features Intuit Financial Services' robust decision engine that offers a unique, flexible true/false structure, which can mirror any complex underwriting logic and decrease the number of loans requiring judgmental review. This means more of your users/customers can receive instant decisions, even if their situation is complicated or unique, while ensuring that the bank has not exceeded its desired level of risk.

**DeskTopLender** is an Internet-based retail lending product that provides branches and loan officers with a new and more powerful means to process and decide consumer loan applications. With an intuitive user interface designed for banking professionals—but not necessarily lending experts—DeskTopLender enables your staff to swiftly serve customers' loan requests. DeskTopLender supports over 25 different loan types, including new, used, classic and refinanced vehicle loans; credit cards; unsecured loans; and home equity loans.

**AnyTimeLender** is the direct-to-consumer Internet lending product. It is a browser-based origination and automatic decisioning system that enables customers to receive immediate loan decisions through the bank's Web site. AnyTimeLender provides anytime, anywhere access to a simple and logical user interface that is geared to the general public for ease of data entry and review. AnyTimeLender automates lending decisions based on the bank's lending policies, and does this 24x7x365, ensuring that lending opportunities are not missed. The calculator tool enables customers to calculate their loan amounts while filling out their applications and to view their amortization schedules.

A Management Console feature allows for easy self-administration of AnyTimeLender and DeskTopLender. Your bank can control product messaging, create drop-down menus, update disclosures, and modify product names and descriptions, and add the bank's logo, fonts, and colors to match branding standards.

**ContactCenterLender** is Intuit Financial Services' outsourced consumer loan application call center. This service is especially attractive for banks that want to offer after-hours loan application services or use the call center as an overflow mechanism for their consumer loan department during peak volume times. The call center is staffed by experienced lending professionals and is available 24x7x365.

## **PROGRAM BENEFITS**

Intuit Financial Services' Lender Solutions offer an integrated suite of secure consumer lending products designed to increase revenue, reduce expenses, and deliver the latest technology that consumers demand. Each of the three products offers unique benefits:

- **AnyTimeLender** automates loan application, decisioning, and response back to the customer in minutes, 24 hours a day, 365 days a year.
- **DeskTopLender** allows banks to enter and manage the consumer lending market without the high cost of building and maintaining an in-house main frame.
- **ContactCenterLender** connects customers with highly trained loan officers with daily quality assurance monitoring.

## **HOW TO PARTICIPATE**

For more information about the Internet Banking Solutions endorsement by the CBA, please contact Ernie Buday, (770) 349-1273, [ernie.buday@digitalinsight.com](mailto:ernie.buday@digitalinsight.com), or visit <http://ifs.intuit.com>.

Should you have any questions regarding the CBA Endorsement Program, please don't hesitate to contact me.

Sincerely,

COLLEEN E. CLANCY  
Vice President