

# Baker Hill® Bank2Dealer®

Managing the  
entire indirect  
application process



The increasingly competitive nature of the indirect lending market has given rise to more demanding dealer expectations. As a result, growing your indirect lending portfolio means you need to process more applications, more quickly, at a more competitive rate — all while you're controlling credit risk.

With Baker Hill® Bank2Dealer®, the entire indirect application process is automated, from submission to booking and reporting. The browser-based loan origination service, used to process and decision indirect consumer loan applications from your network of dealers, extends the proven Baker Hill Origination® platform, which includes small-business and consumer lending.

#### Analyze risk from every angle

The Application Risk Models (ARMs) provide a more powerful predictor of risk by assessing both application data and credit bureau data scores. Bank2Dealer gives you the assurance that indirect application requests are consistently and accurately processed and that the necessary regulatory requirements for disclosures, reporting and compliance are well-managed.

As an application service provider (ASP)-delivered service, Bank2Dealer takes process automation a step further, giving you the ability to focus on your core competencies while leaving management of the service to an experienced ASP like Experian Decision Analytics.

#### Leverage successful origination platforms

Since 2000, Experian Decision Analytics has supported small-business loan origination through its Baker Hill® Bank2Business® service and more recently introduced Baker Hill® Bank2Consumer® for consumer-direct application processing. Bank2Business has the largest number of clients in the small-business origination market today, and the number of clients using Bank2Consumer is growing rapidly. Leveraging this platform means more than just gaining access to proven technology. Financial institutions using Bank2Dealer get the benefit of unparalleled process and implementation expertise as well as ongoing support and educational programs designed to improve user acceptance and project success.

#### Assurance of a proven ASP

Experian Decision Analytics is the ASP behind Bank2Business, Bank2Consumer and Bank2Dealer. Since its inception, the Bank2Business ASP has offered clients better than 99 percent uptime and has received both SAS70 accreditation and SysTrust certification. Given that Bank2Dealer uses the same technology

platform, financial institutions can be assured that the same strict standards are used to manage and secure the Bank2Dealer environment.

#### **Single point of origination**

The Baker Hill Origination platform provides a common platform for consumer indirect, direct, small-business loans, significantly impacting process efficiencies as well as the quality of service delivered to clients. Bank2Dealer shares a common database, allowing for the sharing of applicant information as well as combined reporting and analysis of performance and pipeline activities. Using a common platform eases setup and implementation, minimizes training and improves user acceptance.

#### **Interfaces minimize data entry**

Decreasing the amount of unnecessary data entry expedites the application process and minimizes the potential for errors. Bank2Dealer supports a configurable application that lets you define the application data requirements based on your needs. Bank2Dealer also supports importing application data electronically to eliminate data entry altogether.

#### **Underwriting support**

Indirect applications can be automatically approved, denied or sent to a special queue for underwriter review. Underwriters will get all of the information necessary to make decisions, including sales terms, collateral descriptions and values, ARM scores, credit policy messages, credit bureau data, cash flows and key ratios.

#### **Dealer communication**

Bank2Dealer automatically will fax decisions to your dealer network without user intervention. The details of the decision will be included, and you may add your own comments on an application-by-application basis.

#### **Calculations**

For assigned contracts, Bank2Dealer can verify that the annual percentage rate and other Fed Box information are within tolerance. At your option, it also can look for usury violations or excessive fees. Dealer Reserve calculations are available as well.

#### **Unparalleled origination and implementation expertise**

Automation for the sake of automation alone will not result in a measurable return on a financial institution's investment. Experian Decision Analytics' business consultants have proven origination expertise and can assess whether current processes are sound and efficient. Financial institutions have leveraged this expertise to define processes that meet the institution's short- and long-term strategic goals while capitalizing on industry best practices. Experian Decision Analytics' Center of Excellence group works with financial institutions to understand their individual project goals and use knowledge gained through numerous client implementations, partner training and personal experience to impact client success.

To find out more about Bank2Dealer, contact your local Experian sales representative or call 1 888 414 1120.



Bank2Dealer highlights	
Browser-based	Access to origination and implementation expertise.
Configurable	Products, credit policies and underwriting parameters are financial-institution-defined to ensure consistent processing and pricing.
Common platform for business and consumer	Minimizes rekeying of information and eases implementation and training.
Proven ASP	Lower cost; history of reliability; scalable and secure.
Performance and pipeline reporting	Point-in-time or summarized view of origination activity by dealer, dealer region or financial institution. Also useful for accessing credit policy and scoring effectiveness.
Access to origination and implementation expertise	Fewer problems, faster implementation and greater user acceptance.
Market-accepted origination platform	More than 200 financial institutions, including 35 of the top 150 small-business lenders, use the Baker Hill Origination platform.
Ancillary services	XML integration support; collateral valuation; flood certification; HMDA/CRA export; loan quotes.

**About Decision Analytics**

Experian’s Decision Analytics helps clients make better, more insightful decisions and create greater value from customer relationships across their entire book of business — from consumers to small and commercial enterprises. Clients use Decision Analytics’ data intelligence, analytics, technology and consulting expertise to

expand customer relationships; manage and mitigate credit risk; prevent, detect and reduce fraud; meet regulatory obligations; and gain operational efficiencies. Decision Analytics provides the intelligence used by leading businesses worldwide to assess with confidence the potential risk and reward of critical business decisions.

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