AppLink

Integrate application data across platforms and processes

Experian®

AppLink is a Web services product that facilitates adding custom interfaces and serves as a data bridge or integration point between products. It allows you to prepopulate an application from an outside originating source. This outside source can be a Web-based application (external Website or intranet site) or any other relationship management or core processing product. AppLink contains all the mapping and data information required for front-end interfacing with Baker Hill Origination.®

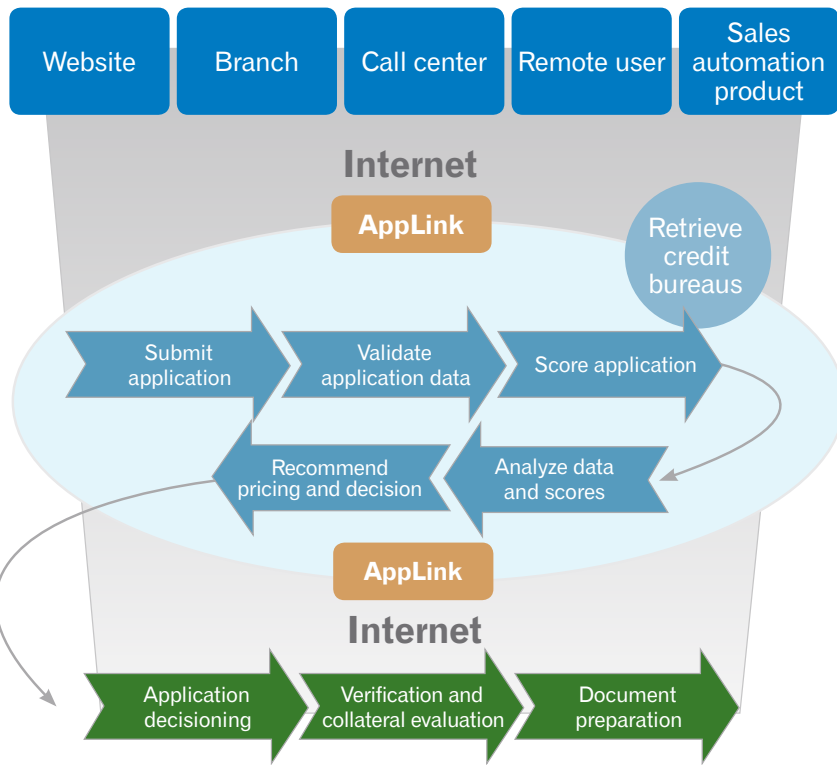**Extend origination application input to a secure Web form**

AppLink facilitates prepopulating a loan application from data entered on a public Internet or intranet site. For example, a branch manager who is meeting with a prospective customer can access an intranet Web form and easily submit applications for decisioning. The request (application data) is exported to the appropriate loan origination system (Baker Hill® Bank2Business,® Bank2Consumer® or Bank2Dealer®) and either placed in a queue for review by an underwriter or automatically decisioned. Following submission, the branch manager will be able to see the decision and underwriter comments, associated credit reports and documents from Baker Hill Origination. At that point, the branch manager can submit comments to the underwriting team or attach additional documentation.

Key benefits:

- Online loan application forms can be quickly deployed to branch networks or directly to customers through online banking

- Flexibility in user interface design for loan application forms

- Minimizes the training required for users who input applications

- User access can be managed using existing active directory information

AppLink contains all the mapping and data information required to interface these "front ends" with Baker Hill Origination services. It even allows users to attach documents for inclusion with the application information.

AppLink with Baker Hill Origination

| Website | Branch | Call center | Remote user | Sales automation product |

Internet

AppLink

Retrieve credit bureaus

Submit application → Validate application data → Score application

Recommend pricing and decision ← Analyze data and scores

AppLink

Internet

Application decisioning → Verification and collateral evaluation → Document preparation

Integration of Baker Hill Origination with Customer Relationship Management products

Capture loan opportunity information within a Customer Relationship Management (CRM) platforms (such as Salesforce, Baker Hill® Client Advisor, etc.) and "push" this information from the CRM platform directly into your origination system. AppLink provides a data bridge and can be used to autodecision and transmit the status of an application back to the original user who performed the initial data entry.

Distribute loan origination data directly to a data warehouse or reporting database

Further automate your origination process by joining an XML feed of data directly to your institution's data warehouse. This can retrieve transaction data in XML format throughout the day in real time.

To find out more about AppLink, contact your local Experian sales representative or call 1 800 821 8664.

AppLink use scenarios

- **Website**
- **Intranet**
- **Imaging**
- **CRM**
- **Core**
- **Data warehouse**
- **Document preparation system**
- **Other external systems**

AppLink

Baker Hill Origination

Bank2Business

Bank2Consumer

Bank2Dealer