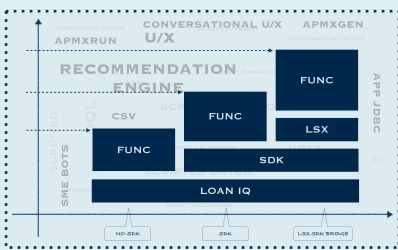


## ADAPTIVE AUTOMATION FOR LENDING PLATFORMS

**IN THE EVER CHANGING LENDING ENVIRONMENTS, every aspect of lending activities, be they on-boarding, booking, servicing, integrating, or reporting, the volume and complexity are always on the rise, and demands AUTOMATION—absence of which can easily compromise the scale, speed, accuracy, and quality your platform. However, to thrive in this rapidly changing environment, the automation alone is not enough. The AUTOMATION must also be ADAPTIVE.**

LENDING PLATFORMS SUCCEED AND ENDURE when there is synergy between the automated and the manual activities. As the automation increases efficiency the complexity of the activities left that are manual tends to be one of kind and complicated. Quality and accuracy at speed and scale demands the automation that is constantly monitoring manual activities and supplies guard rails to reduce unforced errors; catching or avoiding them not only saves time and improves your bottom line, more importantly, it greatly protects the credibility and reputation of your lending platform. The automation must evolve at the speed of your business and operations to stay fit and thrive in this environment.

LSX SDK BRIDGE™ ("LSB") ADVANTAGE: While out of the box SDK approaches go a long way towards improving your lending platform, leveraging it effectively places a premium on technical skills and the knowhow that are needed before any benefits are realized. LSB unlocks the power of Loan IQ SDK<sup>(2)</sup> to help you attain Quality Data Entry, support Smart Servicing, keep upcoming activities on your Radar View, offers User Experience that is intuitive, streamlined, and intelligent, and meet the internal and external regulatory and monitoring requirements. In other words LSB helps you achieve adaptive automation in your lending platform.



**“LSX SDK BRIDGE HELPS YOU FULFILL THE PROMISE OF SDK”**

Key Benefits
Adaptive Automation
Control & Guard Rails
Smart Servicing
Innovative Use Cases
Quality of Data Entry
Functional Accelerators

## EMPOWERING YOUR BUSINESS

A NEW LOAN IQ SDK PROJECT CAN BE A DAUNTING UNDERTAKING, especially when it is your first SDK undertaking. LSB bridges the chasm with three key enabling functionalities: Intuitive flexible UX; Powerful Recommendation Engine; and an ever evolving Library of SDK artifacts, tools, and functions. Together they help you **deliver** critical and bespoke functionality **faster**, leading to business benefits, **unique to you**.

THE COMPREHENSIVE FEATURE SET OF LSB not only supports full lifecycle of application rules, it also recognizes how today's modern enterprises are agile and work in iterative manner; and to that end LSB supports incremental as well as iterative approaches to SDK Extension development, testing and deployment.

With our Use Case Driven Business Case Development process, your business benefits are always front and center to any SDK Extension development. LSB empowers the business analysts by supporting all the phases of lending activities. With LSB's deep understanding of Loan IQ Core business objects and actions enables LSB to offer safe, secure, and consistent ways of leveraging the SDK. Compatible with Loan IQ Standard SDK<sup>(4)</sup>, LSB, enables implementers to ensure that various system activities follow rules of their business as well as the rules of Loan IQ Core.

Collaborating with technical and functional consultants, business analysts can translate slew of regulatory and compliance requirements into validation rules, process actions, task queues, and present them as intuitive UX within Loan IQ Modern Desktop; all implemented with LSB and Loan IQ SDK functionalities and **accelerated** with the LSB library. Quality of Data Entry and Loan Servicing is greatly enhanced by such checks and guard rails that prevent users from making mistakes and protect the intents of your business process.

## SYNTHESIZE MODERN INTERFACES

MODERN LOAN IQ EXTENSIONS BELONG FRONT AND CENTER ON THE LOAN IQ MODERN DESKTOP—not hidden or isolated from main centers of user activities. Powered

### Business Advantages

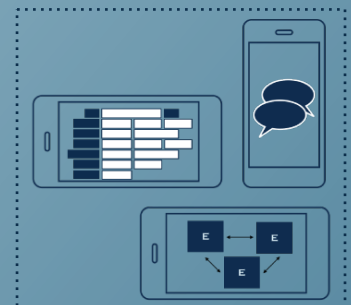
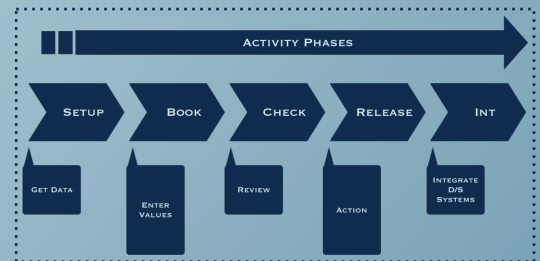
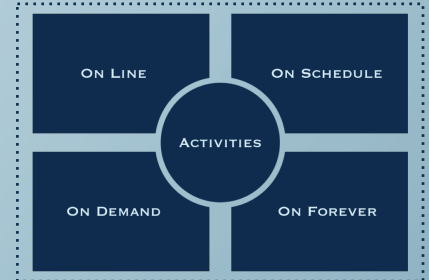
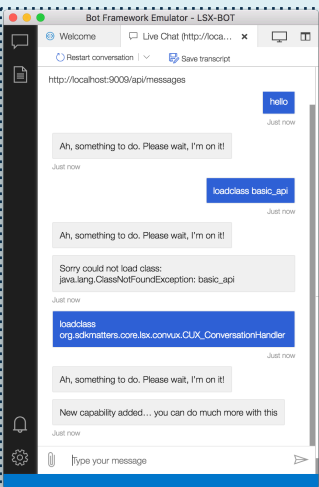
Expanded Support for Products

Cater to Regs & Compliance

Increased Control over Roadmap

Faster Time to Market with Agility

Support Product Innovations



**“FOCUS ON EFFICIENCY WITH SYNERGY BETWEEN AUTOMATED AND MANUAL ACTIVITIES”**

by model driven architectural principles, LSB works with the Loan IQ Object Model, Event Management, and SDK to arm business analysts with the ability to place extensions right on the desktop, making them easily accessible and visible to your Operations.

Innovative and time saving customizable RADAR and PULSE views keep front and center—what’s important, where the operations should focus on, and, what is just around the corner. With extensible QUEUE MANAGEMENT, you are always acting on what’s important now and looking at what’s coming up next. With LSB-SME technology you can integrate conversational U/X and offer subject matter expertise over your enterprise grade chat platforms such as Skype for Business (\*3,4). And because this SDK powered, you are in control of the information displayed and the actions taken.

**RULES & RECOMMENDATIONS ENGINE**

While LSB can function as a standalone tool when defining business rules, it comes with components that can be integrated with Loan IQ with minimal efforts(\*4). An engagement with ASSET Inc. assures proper and seamless assimilation of LSB in your lending platform. Key features include: Ability to define rules with rich structures, having multiple rule bases, and simple promotions and deployment. LSB’s rule structure accommodates contingencies and exemptions that assure business continuity.

```

# MGL must be in USD
!lsr-declare-rule :bundleName "LEND-BUNDLE":ruleName "MGL-CCY-USD"
!ift (and
  (or
    (and
      (== "MGT" (eval-prim-xpath "$event/owner/TypeCode"))
      (== "APRVD" (eval-prim-xpath "$event/actionCode"))
      (not (== (eval-prim-xpath "$bo/currency") "USD"))
    )
    (nor false) # NO EXCEPTIONS
  )
)
!tt (action-result-err
  (action-result-error "Sorry! (${event/createUserId}, but the currency: !${bo/currency})")
)
    
```

Name	Status	Date
...	...	...
...	...	...

UI showing fields for Loan ID, Amount, and other loan parameters.

THE BENEFITS COMPOUND with LSB’s Recommendation Engine that makes actionable recommendations and assists you when reacting to new events and situations. A unique set of data-centric machine learning algorithms frees the analysts to focus more on **the-what** they are building without getting bogged down in the details of **the-how** of building and maintenance of rules.

**U/X - INTUITIVE EXPERIENCE**

AN INTUITIVE, CONSISTENT, AND EASY TO USE interface of LSB is ideally suited for Business Analysts to harness the power of Loan IQ SDK for carrying out their business intents.

Well thought out activities by analysts coupled with the power of LSB enables you to embed intuitive servicing U/X right on Loan IQ Navigator, making functionality easier to use and avoid the "too-many-open-windows" trap.

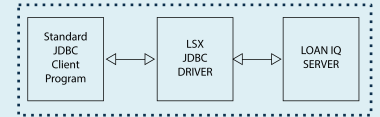
Operational Leg-up
Reduce Risk with Guard Rails
Monitored Automation
Intuitive User Experience (UX)
RADAR & PULSE Views
Conversational UX

Tech Benefits
Simple Programming Model
Code Generation
Reusable Functions
SDLC & Testing
Small Runtime Footprint
Ready to use examples
Activity Simulator
Object Level JDBC Support

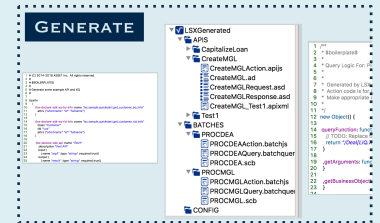


## TOOLS, LIBRARY, AND FUNCTIONS

THE BIGGEST HURDLE TO SDK ADOPTION is the lack of integration-ready artifacts and realistic examples. LSB comes with numerous artifacts that cuts down your time-to-benefit and leaves ample room to imagine, iterate, and innovate. The library of functions —many available via the ease of JDBC<sup>(3)</sup> and yet adhering to the application logic and structures, as well as configurable PDF<sup>(7)</sup> based document creation—is constantly expanded and continues to provide increasing returns on your investment in LSB as well as Loan IQ SDK.



CODE GENERATION: A big part of interface development is GLUE CODE (or, boilerplate code) that must be written and kept in sync with the changing parameters and mapping. With LSB’s unique code generator, you can create and maintain common SDK artifacts, cut down your time spent in tending to common boilerplate editing tasks; and most importantly, eliminate large categories of unforced coding mistakes.



## GETTING RESULTS

ASSET INC. PROVIDES comprehensive service to implement LSX SDK BRIDGE in your organization’s Loan IQ environment, starting with the unique Use case Driven Business Case Definition (SDKMATTERS<sup>TM(5)</sup>) process. With over a decade of deep Loan IQ SDK knowledge, track record of making lending platforms successful, emphasis on training and skills transfer, and a singular focus on helping your lending platform succeed, ASSET Inc. is uniquely positioned to help you get the most out of your investment in Loan IQ and SDK, starting with Day One.

“  
**EVANGELIZING  
 THE SDK  
 WITH  
 IQ BEHIND THE  
 LOAN<sup>TM</sup>**  
 ”

Requirements
Java Runtime (JRE) 1.8
Loan IQ 7.4.X (or Compatible)
Standard SDK

## ABOUT ASSET INC

ASSET Inc enables financial institutions maximize ROI on their SDK powered lending platforms by implementing innovative use cases which their business demands. With the experience that stretches back over a decade, pioneering contributions to Loan IQ SDK from inception, and, a proven track record of helping financial institutions adopt SDK, ASSET is uniquely positioned to help you get the most out of your investment in modern lending platforms. Visit [www.sdkmatters.com](http://www.sdkmatters.com) for more information.

Direct engagement inquiries to [support@sdkmatters.com](mailto:support@sdkmatters.com) today.

## NOTICES

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- (3) Java, JRE, JDBC, Oracle and products and/or trademarks of ORACLE Corp ("ORACLE")
- (4) Integration between LSX SDK BRIDGE and Loan IQ SDK proffered on a per engagement basis
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