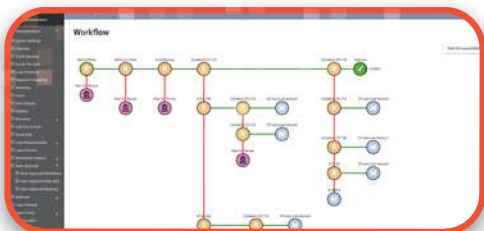
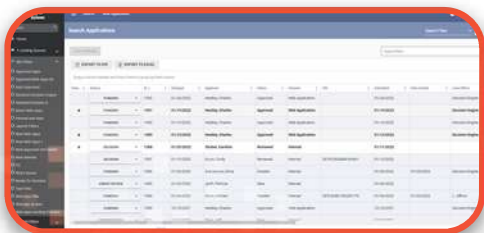
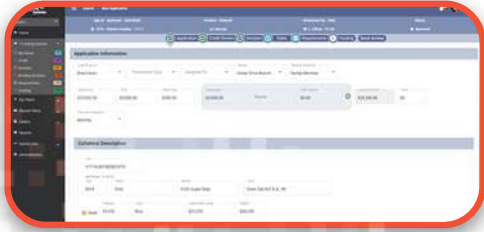




# THE NEW WAY



- **Design workflows by product and/or source using configurable business rules**

Take the guess work out of what loan forms and requirements are needed to fulfill the loan processing activities. Our configurable robust business rules library instructs the end user on what steps to complete, loan documents to generate, and even what stipulations to satisfy based on specific characteristics of the loan application. These can be based on numerous data points from the core system – current relationship(s), the application – address and income information, and the credit file – trades information and payment history, for example.

- **Cascading auto decision and risk-based pricing engine for high automation and consistent responses**

Leverage the configurable robust decision rules library and matrices with waterfall functionality to accurately and/or automatically decision loan applications and apply the correct price to the loan structure. Almost limitless configuration options that evaluates multiple data points on any and all applicants as granular as your credit policy defines. Not only does this lead to more efficient consistent business practices, it also helps assist with being a more compliant organization.

- **The open REST API framework provides easy access for integrations**

This design has allowed Sync1 Systems to be quick and nimble in building its interfaces library with many industry leading partners such as Allied, Auto Finance Group, CU Answers, CU Direct Lending (CUDL), CUNA Mutual, DealerTrack, Docusign, eDocs, FiServ, Jack Henry, OpenLending, RouteOne, and many others. It also provides the ability for our LOS partners to build its own integrations to the API if preferred.

- **Leading edge development and infrastructure**

Made in the USA – our development, delivery, IT, and support team is 100% in shore full time employees of our company. Our staff is easily accessible and request for assistance is provided in multiple ways via online requests, emails, and yes phone support if preferred. We offer real time redundant disaster recovery leveraging two data centers withing the United States 24/7 as well as load balancing for peak performance. Sync1 Systems is the first 100% cloud based FinTech CUSO and has passed the strenuous audits to be classified as SOC 2 and SOC 3 certified as a business entity.

- **Lender friendly business model**

Our pricing model is very simple. A one-time setup fee and then only a pay per funded loan. No annual maintenance fees, no per application fees, and not charged per module. Our clients can use the Direct, Indirect, Home Equity, and Credit Card functionality all at the same price and on one single platform. When our clients generate revenue and grow, we have the opportunity to mutually benefit and grow with them.

