
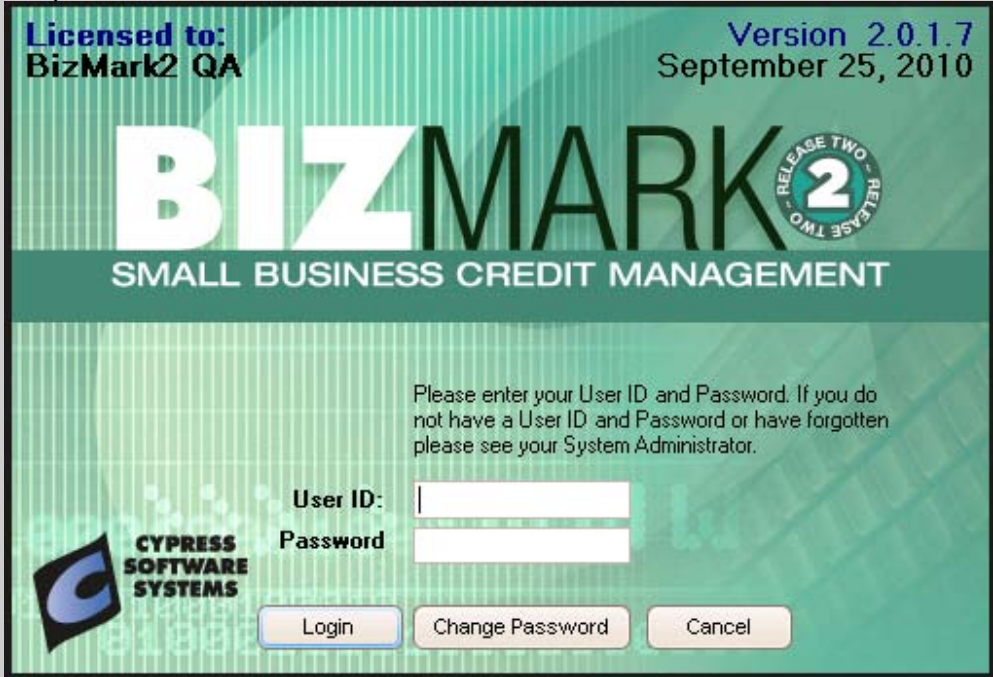
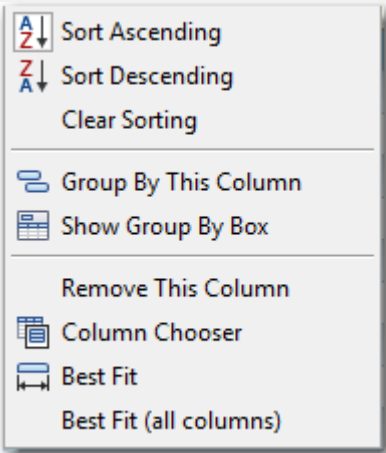




 The logo for the All Star 2010 Users Conference. It features the words "ALL STAR" in large, colorful, outlined letters at the top. Below that is a banner with "2010 USERS CONFERENCE" and "CYPRESS SOFTWARE" with five stars underneath. The entire logo is set against a green diamond shape with radiating lines.	<h1>Introducing BizMark 2.0</h1> <p>New Features Review &amp; Conversion Timing</p>
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Presented by Steve Sargent, President & CEO  
Assisted by Tim Downey



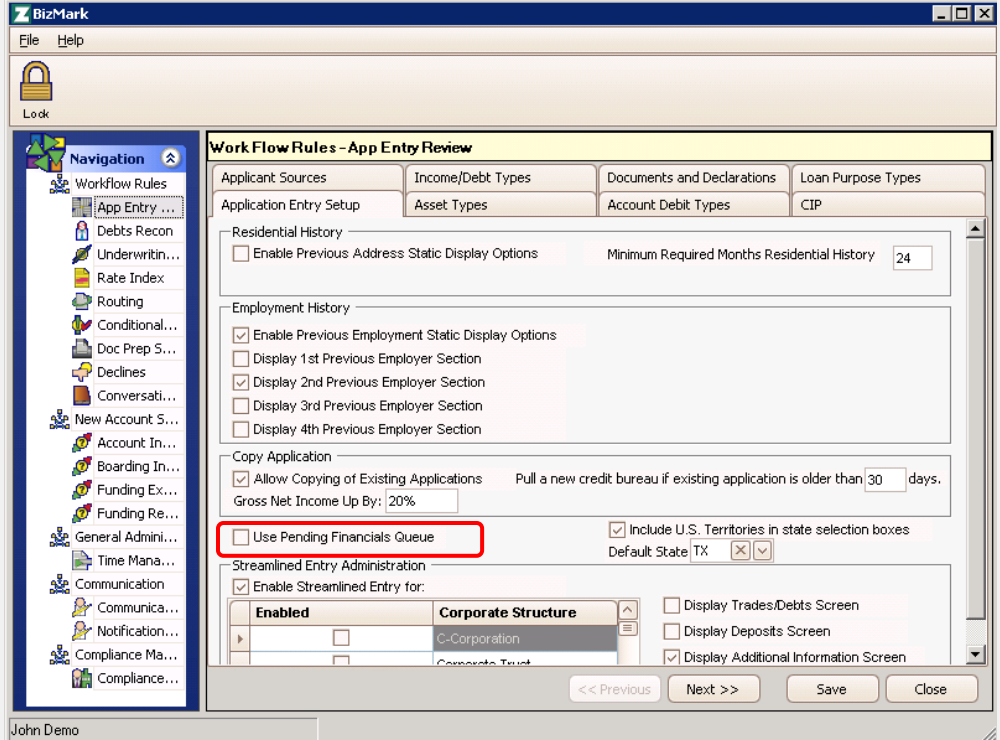
Enhancement	Description
<p>New Look, Feel and Usability</p>	<p>New Desktop Icon for BizMark 2.0</p>  <p>New Splash Screen</p>  <p>New features have been added to the Work Queue Grid:</p> <ul style="list-style-type: none"> <li>– Tab stacking functionality has been added throughout BizMark, allowing you easy access to all statuses/views without scrolling to the right or left.</li> <li>– New right-click menu functions can be applied to Work Queue View Columns for a custom layout.</li> </ul> 



**Enhancement Description**

New Pending Financials Status

The Pending Financials status is an administrative setting that puts applications awaiting financial statement entry into a separate App Entry status. This feature allows the app entry user to complete the *Incomplete Application* status in App Entry without entering a set of required financials. If financial statement collection is required then BizMark now resets the status of the record from *Incomplete Application* to *Pending Financials*.



<input checked="" type="checkbox"/> Application Management View <input type="checkbox"/> View Assigned Applications Only									
All		Incomplete Application		Pending Financials		Pending Submission		In Submission	
Drag a column header here to group by that column									
Applic...	Company Name	Company Number	Federal Tax ID	Application Date	Last Activity	Work Queue	Status		
1007630	Apertus Technology	4412	12-1234123	9/21/2010	9/21/2010	App Entry	Pending Financials		

New Pending Submissions Status

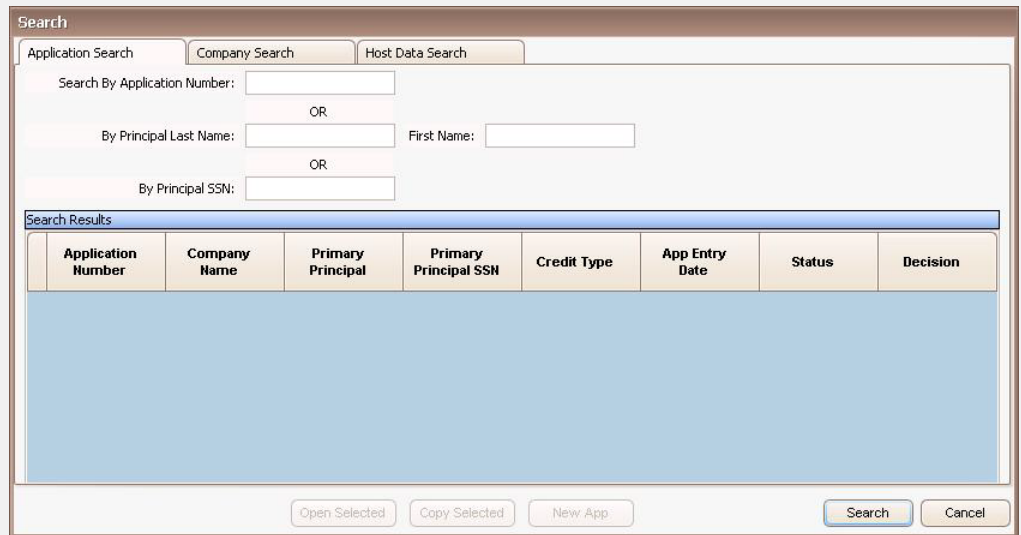
The Pending Submissions status queue holds completed applications for submission to retrieve credit bureaus and/or scores. Once the inquiry process has begun, the application moves to In Submission status.



Enhancement	Description
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New Search Screen

New tabs in the **Search** screen allow easier record search capability; users no longer need to close out of one search option in order to search for a record through another because **Application Search** and **Company Search** display as tabs in the same screen.



New Search Screen (Host Import Version)

New **Search** functionality has been extended to include Host Import as a tab in the Search screen for easier searches. This tab lets users search for customer data imported from a host site and link to data returned from a Company Search.

Company Summary Changes

The new tabs stacking layout offers easier access to all parts of the Company Summary record. No need to scroll to locate the tab you want.





**Enhancement Description**

Company Summary Changes (continued)

The Company Summary **Deposits** tab lets you review account deposit details including both demand and non-demand accounts for multiple company accounts.

The screenshot shows the BizMark application window with the 'Deposits' tab selected. The main table lists account details:

Relationship	Acct Number	CIF Number	Acct Holder	Acct Provider	Acct Type	Balance	As Of Date
<input checked="" type="checkbox"/>	111111111	222222222	Avatar Aerospa...	BizMark2 Dev	Checking	\$23,521.00	8/31/2010

Summary statistics are provided below the table:

Relationship Accounts		Non-Relationship Accounts	
DDA:	\$23,521.00	DDA:	\$0.00
Non-Demand:	\$0.00	Non-Demand:	\$0.00
Total:	\$23,521.00	Total:	\$0.00

Account Details for the selected account:

- Account Type: Checking
- Account Provider: BizMark2 Dev
- Account Open Date: 1/1/2010
- Account Number: 111111111
- Most Recent Balance: \$23,521.00
- As Of Date: 8/31/2010
- Relationship:  Account Open:  DDA Acct:

Footer information: julie russell | Apertus Technology | Monday, September 27, 2010



**Enhancement Description**

Company Summary changes (continued)

The new **Trades/Debits** tab displays added details about the company's current debts and active credit exposure that the applicant company has with your institution.

The screenshot shows the BizMark application window with the 'Trades/Debits' tab selected. The main area contains a table titled 'Trade Lines / Current Business Debt' with the following data:

Relationship	Host CIF No.	App No.	Creditor	Balance	Amount Financed	Payment	Status
<input checked="" type="checkbox"/>		1000922	BizMark2 Dev	50000	50000	1255.19263133133	
<input checked="" type="checkbox"/>		1000923	BizMark2 Dev	48000	48000	1755.79116237426	
<input checked="" type="checkbox"/>		1000929	BizMark2 Dev	5000	5000	33.3333333333333	
<b>Total:</b>				\$103,000	\$103,000.00	\$3,044.32	

Below the table is a detailed form for adding or editing a trade line. The form includes fields for:

- Existing Relationship:  Secured:
- To be Paid Off:
- Loan / Account Number: 1000922
- Credit / Debt Type: [Dropdown]
- Creditor: BizMark2 Dev
- Date Established: 10/21/2008
- Original Amount Financed: \$50,000.00
- Number of Payments: 38
- Outstanding Balance: \$50,000.00
- Payments Remaining:
- Amount Presently Due:
- Pay-off:
- Per Diem:
- Purpose of Funds: [Dropdown]
- Payment Structure: [Dropdown]
- Maturity Date:
- Payment: 1255.19 Rate: 8%
- Application Number: 1000922
- Loan Grade:
- Status:
- Current Status Rating:
- Payment Due Date:
- Times 30 Day Delinq:
- Times 60 Day Delinq:
- Times 90 Day Delinq:

Buttons for 'Add', 'Edit', 'Delete', 'Save', and 'Close' are visible at the bottom of the form. The status bar at the bottom of the window shows 'julie russell', 'Roberto Rodriguez', and 'Monday, September 27, 2010'.



**Enhancement Description**

App Entry changes

With your license of the new Core Import module, the newly expanded **Deposits** tab located in Company Information increases the amount of data you can view about an applicant company's relationship deposit history with your institution. It also provides a place to record details about a company's deposit accounts from other institutions. Information can be collected on checking, savings and money market accounts, as well as certificates of deposit.

The screenshot displays the BizMark application window. The main area is titled "Application Origination - 1 GATEWAY PLAZA, INC" and features a "Deposits" tab. Below the tab, there is a table with columns: Relation..., Acct Nu..., CIF Num..., Acct Hol..., Acct Pro..., Acct Type, Balance, and As Of Date. The table is currently empty. Below the table, there are sections for "Relationship Accounts" and "Non-Relationship Accounts", each with fields for DDA and Non-Demand, and a Total field. The "Relationship Accounts" section shows DDA: \$0.00, Non-Demand: \$0.00, and Total: \$0.00. The "Non-Relationship Accounts" section shows DDA: \$0.00, Non-Demand: \$0.00, and Total: \$0.00. Below these are "Account Details" fields including Account Type, Account Provider, Months Since Acct Opened, Account Open Date, Account Number, Most Recent Balance, As Of Date, Avg Balance Last 12 Mths, High Balance Last 12 Mths, Low Balance Last 12 Mths, and Number NSF's Last 12 Mths. At the bottom, there are navigation buttons: << Previous, Next >>, Save, and Close. The status bar at the bottom shows "1 GATEWAY PLAZA, INC - 11902", "App Entry - Incomplete Application", "App#: 1007695", and "Last Activity: Saturday, September 25, 2010".



**Enhancement Description**

App Entry changes (continued)

The expanded **Trades/Debts** tab provides places to add more details. Additional credit data gives your underwriters more information on which to base a decision.

The screenshot shows the BizMark application window with the 'Trades/Debts' tab selected. The interface includes a navigation pane on the left, a main data table, and a form for adding details.

Relation...	Host Cl...	App No.	Creditor	Balance	Amount...	Payment	Status
				234234.0000			
Total:				\$234,234	\$0.00	\$0.00	

Form fields below the table include:

- Existing Relationship:  Secured:
- To be Paid Off:
- Loan / Account Number:
- Credit / Debt Type:
- Creditor:
- Date Established:
- Original Amount Financed:
- Number of Payments:
- Outstanding Balance:
- Purpose of Funds:
- Payment Structure:
- Maturity Date:
- Payment:  Rate:

Navigation buttons at the bottom: << Previous, Next >>, Save, Close.

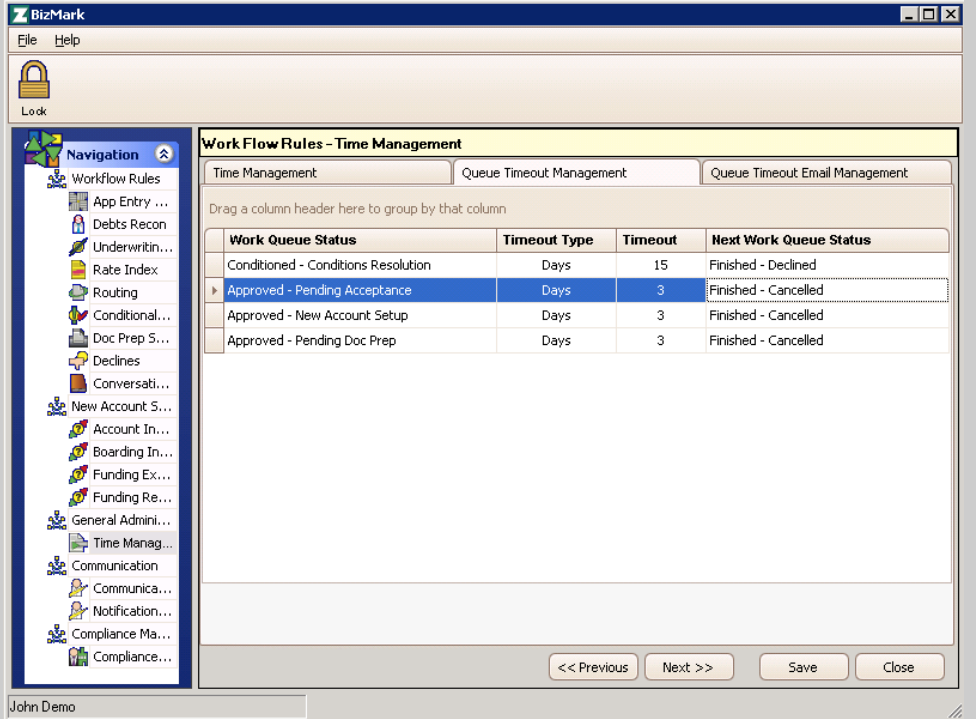
Status bar: Apertus Technology - 4412 | App Entry - Incomplete Application | App#: 1007562 | Last Activity: Monday, September 27, 2010



Enhancement	Description
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Queue Timeout Management	Use <b>Timeout Management</b> Tab 1 as you always have to manage the amount of time (days, hours, or minutes) that you want to allow an application to reside in one work queue before BizMark alerts users, via the administered color setting, that the application needs to be worked.
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	A new tab, the <b>Queue Timeout Management</b> tab, identifies four Work Queue Statuses for which Timeout criteria can be set. Use Tab 2, <b>Queue Timeout Management</b> , to re-status inactive approved applications to <i>Finished Cancelled</i> and applications whose conditions resolution date has expired to <i>Finished Decline</i> .
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**Enhancement Description**

Queue Timeout Management (continued)

Automatic email notification can now be sent to a pre-set group whose members need to know about any upcoming timeout date set for an application in one of the Conditional or Approval Work Queues identified above.

The screenshot shows the BizMark application window. The main area is titled 'Work Flow Rules - Time Management' and contains three tabs: 'Time Management', 'Queue Timeout Management', and 'Queue Timeout Email Management'. The 'Queue Timeout Management' tab is active, displaying a table with the following data:

Work Queue Status	Timeout Type	Timeout	Send Email To
Conditioned - Conditions Resolution	Days	7	Administrator
Approved - Pending Acceptance	Days	6	Administrator
Approved - New Account Setup	Days	5	Administrator
Approved - Pending Doc Prep	Days	2	Administrator

Below the table are 'Add' and 'Delete' buttons. At the bottom of the window are navigation buttons: '<< Previous', 'Next >>', 'Save', and 'Close'. The user name 'John Demo' is visible in the bottom left corner of the application window.

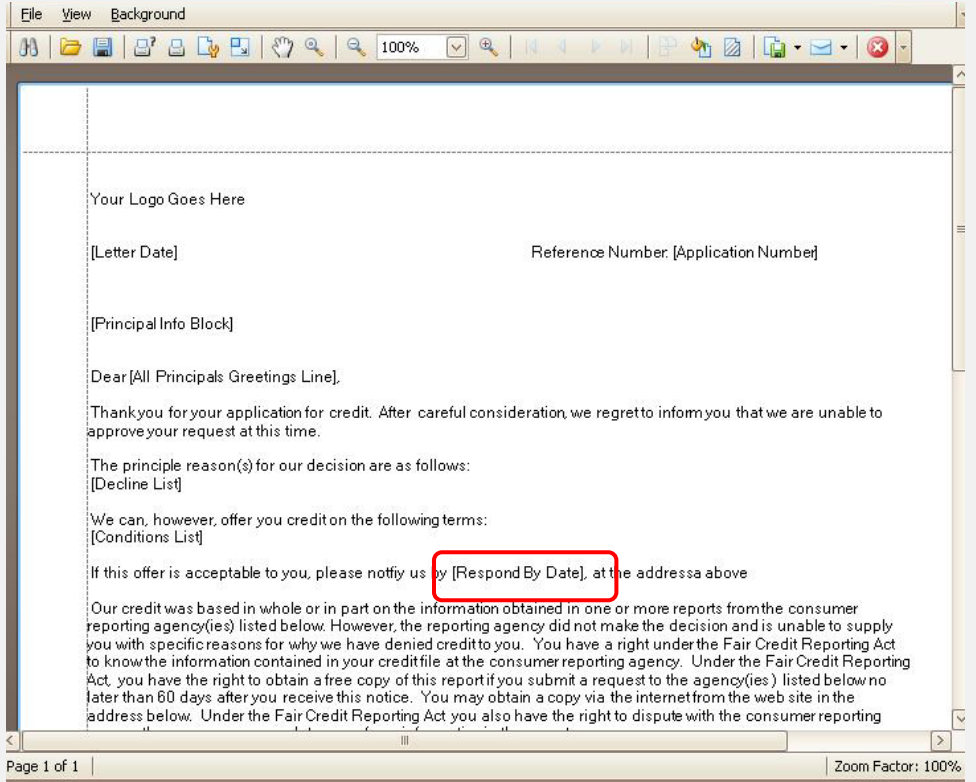


Enhancement	Description
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New Application Letter Features

Several features have been added that provide more functionality to letter production:

- A general conditional letter format with/without decline reasons included has been added to the list of letter formats that can be set up administratively.

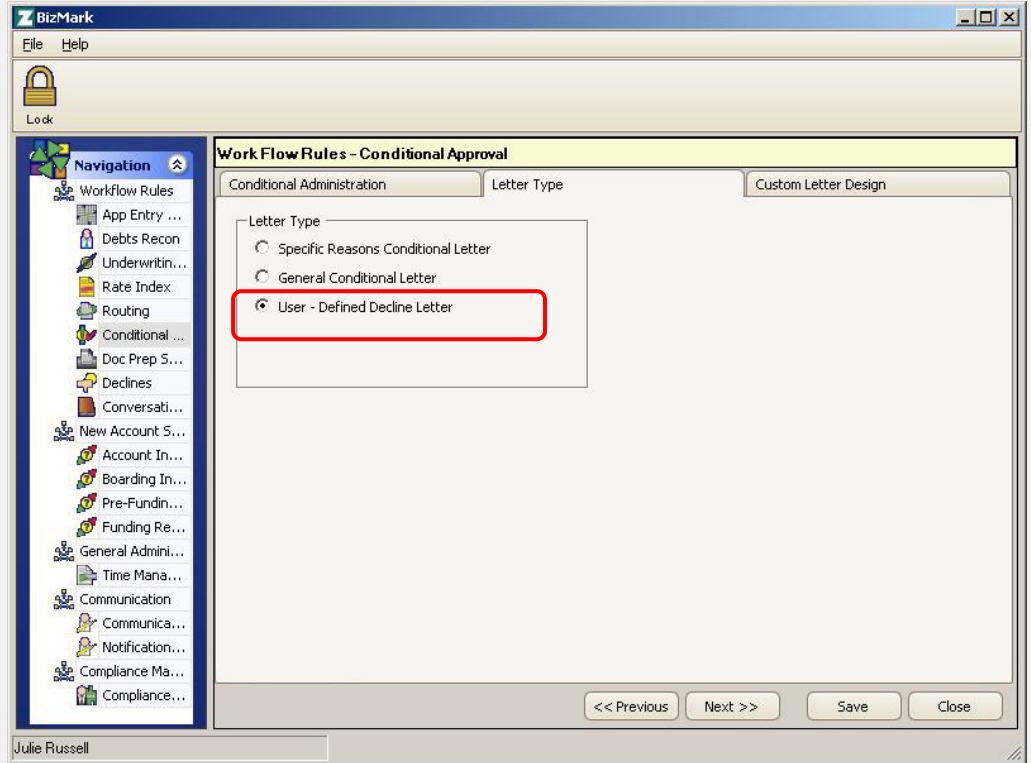




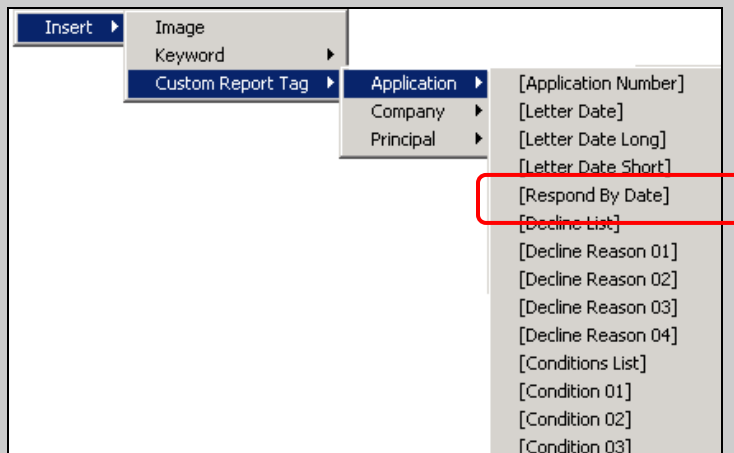
**Enhancement Description**

New Application Letter Features (continued)

- Changes to the **Letter Type** tab let you create a custom conditional letter using the *User – Defined Decline Letter Type*.



- A Custom Report Tag has been added to the Custom Letter Design which lets you identify a *Respond by Date*.



Once the Respond by Date passes without a customer action, the application automatically moves to the next Work Queue status.



Enhancement	Description
New Application Letter Features (continued)	<ul style="list-style-type: none"><li>– Controls have been added to prevent users from viewing or printing a decline or conditional letter from the Work Queue grid if the letter has never been generated from an application. When a user attempts this action, a new message displays as a reminder.</li></ul>  <p>The screenshot shows a dialog box titled "BizMark" with a yellow warning icon. The text inside reads: "A Conditional Letter was never printed for this application. Check in the Finished - Approved queue for applications that have Conditional Letters available to view." There is an "OK" button at the bottom right of the dialog box.</p>