



The Advantages of On-Demand Software

It's easy to see why the use of on-demand software is growing by leaps and bounds.

On-demand software, which users access via the Internet, provides a way to cut costs while delivering the business benefits of automating your lending processes. This model offers definite advantages over traditional on-premise software because it reduces the need for internal IT staff and costly onsite computer infrastructure to support it. There is no upfront capital expenditures; you are charged a monthly or annual subscription fee based upon your usage.

Given these distinct benefits—and today's economic challenges—more and more financial institutions are opting for on-demand software. It's simply the smart choice, particularly as lenders grapple with intense pressure to reduce costs, increase operational efficiencies, ensure credit quality and maintain uniform lending practices.

How the On-Demand Model Works

The popularity of on-demand software, also called software as a service (SaaS), is being driven by multiple factors. One of the most important factors is simply the way the delivery model works.

Because on-demand truly is a "service", the software provider assumes responsibility for managing and supporting the application. The software is run on secured servers owned by the vendor, and your users access the software via their Web browsers. You don't have to worry about the software installation, data backup and recovery—and upgrades are automatic.

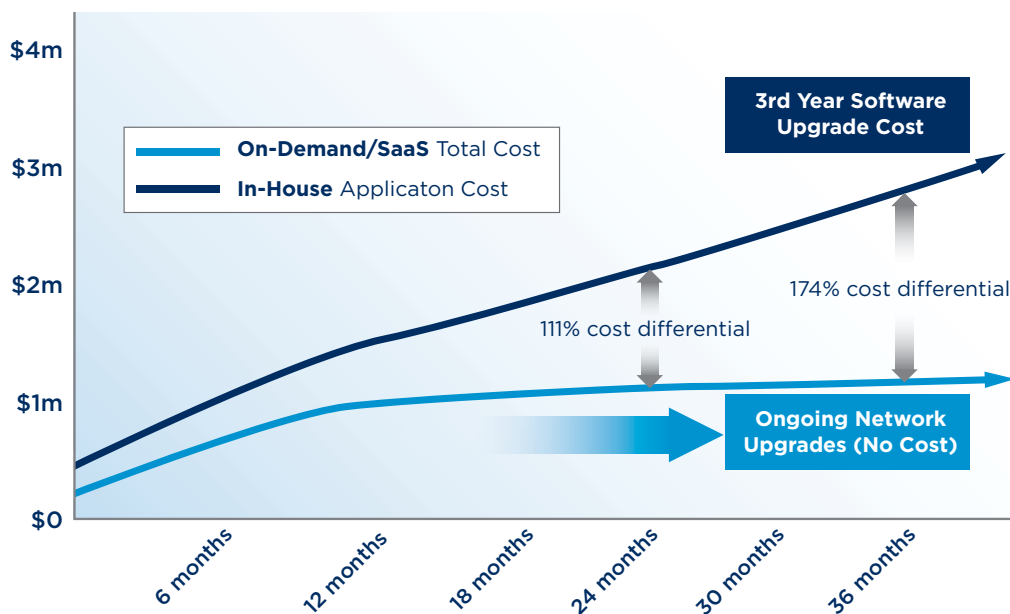
Top 5 Advantages Of On-Demand Software

1. Lower Cost of Ownership
2. Fast, Simple Implementation
3. Anywhere Access
4. Automatic Upgrades
5. Advanced Data Security

Initial fees for on-demand software are **less than 50%** of those for traditional on-premise software.

Source: Aberdeen

Total Cost of Ownership Comparison In-House Application Software vs. On-Demand/SaaS



Source: IDC AppSourcing Program, 2003

IDC's Total Cost of Ownership comparison between traditional and software as a services (SaaS) software resulted in nearly a 200% costs savings over a 3 year period for SaaS software.

"We've realized definite cost benefits from moving to the WebEquity on-demand lending solution. We no longer have to involve our IT staff to upgrade the software, and we've eliminated related costs for hardware servers, operating software and Crystal Reports licenses."

Keith Knudsen
Executive Vice President
Security National Bank



Top 5 Advantages of WebEquity's On-Demand Software

Why are decision makers putting aside traditional software and outdated manual processes in favor of an on-demand lending solution? These 5 advantages make the decision simple.

1. Lower Cost of Ownership

On-demand software is a pay-as-you-go, subscription-based service that involves no up-front capital expenditures. In the case of WebEquity, costs are based on actual usage levels, making the solution cost effective for institutions of all sizes.

Analysts estimate that two-thirds of an IT department's time and budget are spent on maintaining computer infrastructure and dealing with software updates. With on-demand software, expenses such as these are eliminated which lowers the total cost of ownership. And WebEquity's pay-by-use pricing economically keeps pace with the growth of your business. Increased loan volume, new locations and more users are all easily and painlessly accommodated—without having to worry about system capacity or new hardware requirements.

2. Fast, Simple Implementation

No software installation, no additional hardware and no onsite IT support is required for on-demand software. WebEquity can be deployed and operational in as little as two business days, without having to burden your IT department.

3. Anywhere Access

Internet access permits on-demand solutions to perform in a real-time fashion from anywhere you have Internet access, at any time. Users across all your locations—including loan officers, credit analysts, administrators and loan committee members—are able to look at the same, current information. This capability, coupled with an easy-to-use Web interface, drives wide adoption by all your users and speeds your loan decisioning.

4. Automatic Upgrades

With on-demand applications, you avoid having to implement new versions of the software. New releases and innovations are immediately deployed by WebEquity, ensuring that all users across your institution are immediately working with the latest and greatest software features.

5. Advanced Data Security

Statistical evidence indicates that the most infamous security infractions are found within traditional enterprise application environments, and that on-demand software vendors may be better equipped to secure applications. Plus, many financial institutions view the vendors' offsite hosting and backup capabilities as an answer to their data archival, disaster recovery and business continuity needs.

WebEquity is a single source, on-demand solution which means that all our customers get the benefit of the latest software capabilities. However, WebEquity is also a multi-database solution which enables us to segregate your loan data for added security. Hosted by First National Technology Solutions (FNTS), a world-class datacenter, WebEquity is independently audited by Deloitte & Touche for SAS 70 compliance. This certification verifies that proper controls and safeguards are in place when data belonging to our customers is hosted and processed.

Benefit from the Leading On-Demand Software for Lenders

WebEquity is the leader in on-demand lending software. Having introduced our on-demand software model in 2001, WebEquity now serves more than 500 institutions on this platform. Ours is the only software to satisfy requirements for commercial industrial, commercial real estate, agricultural and consumer loans.

Get a free ROI estimate today.

WebEquity customers average a 50% reduction in loan processing costs and a return on investment (ROI) in just 6 to 8 months. Get a free ROI estimate to find out the cost savings you could realize for your institution.

**To schedule your ROI estimate call 800-264-0787 ext. 3
or email info@webequitysolutions.com.**



Work smart. Lend profitably.