SUNTELL

SQUARE 1
CREDIT SUITE®

# implementation guide

resources
timeline
configuration
training

Financial Institution Technologies

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# Square 1 Credit Suite®
# Software Implementation

We will work to understand your organization's policies, processes, and procedures to ensure effective advice on how to best implement the **Square 1 Credit Suite™**. Knowledgeable staff will be assigned to this project and will work in concert with the designated staff on your end to properly understand the configurable areas of the products and to ensure the configurations are properly established. These experts will also assist your organization in defining procedures to ensure that successful roll-out of the product is attained.

## smooth and successful software implementation

### INSTALLATION PROCESS

Upon contract signing your organization will be assigned a team with Suntell that will coordinate efforts to install, configure, and implement your purchased solution. The Implementation Specialist will be your primary point-of-contact throughout this process and will work with you to define a timeframe for implementation and training. These steps will include:

- Identifying a target "Live Date" on which the software will begin to be used within your organization
- Technical Installation of the software
- Assistance in configuration of the products purchased through web sessions and review and feedback of completed configurations
- Completion of the core download development (if applicable)
- Coordination of any conversion services included (if applicable)
- Defining a training agenda and roll-out process

The following pages of this guide will outline a timeframe for implementation, the resources required from your organization, the configuration steps that are necessary for each product, and a sample training agenda.

### TESTIMONIAL

"Suntell surpassed our expectations. Not only with their software, but with their customer service as well. The rule of thumb I always ask myself after a software installation is, 'would I make the same decision again?' and in this case there is no doubt whatsoever: we definitely made the right decision."
-Thomas Aleshire
COO, Eastwood Bank

### INSTALLATION

The first step is technical installation of the software, meaning that the software will be installed and available on your system for use. A Technical Specialist will work with your IT department to complete this portion of the process.

### CONFIGURATION

Once the software has been installed, configurations will be completed based on the products purchased. With the assistance of your Implementation Specialist, your staff will enter these configurations into your own database installed on your system.

### TRAINING

You will work with your installation coordinator to define a training agenda based on accomplishing your primary objectives for purchasing the software. Every effort will be made to tailor training to attendee role and job function.

# Implementation Resources

**Square 1 Project Coordinator(s):** Personnel at your bank responsible for the setup and maintenance of the Suntell **Square 1 Credit Suite®** products your organization has purchased. Competencies include knowledge of your institution's policies and procedures and general authority to make decisions regarding same. This will become the power user(s) of the software at your organization, and may require a team of individuals from different lending areas to make sure that Square 1 is implemented in a collective manner and is representative of the goals of each respective department including credit analysis, loan operations, risk management, and imaging.

**Square 1 Administrator:** Person at your bank for the maintenance and back-up of the Square 1 Credit Suite® database(s). This person also manages user and network resources.

**Implementation Specialist:** Person from Suntell responsible for assisting you during the implementation process from start to finish. This person will work with your Square 1 Credit Suite® Project Coordinator(s) to determine your institution's needs within the Credit Suite, as well as offer suggestions regarding configuration, implementation, and ongoing use of the software.

**Configuration:** The process of tailoring the software so that it operates in a manner consistent with your institution's policies and procedures.

**Implementation:** Refers to the process of preparing for, installing and using the software in your organization. Implementation includes configuration and training.

**Technical Installation:** The process of physically installing the software on your server. Please have your IT administrator review the technical requirements of the software as soon as possible.

**Suntell Installation Technician:** Person from Suntell responsible for assisting in the technical installation of the software, as well as answering any questions related to hardware requirements.

**Import Development:** The process of creating the nightly core download from your core accounting system, based on flat files that your organization will create. Each import is developed and tested for each unique organization.

**Conversion Analysis:** If your contract includes conversions from legacy systems, a Data Analyst will be assigned to your project(s) to map and transfer the data to the Square 1 Credit Suite®. Examples of data include collateral, spreads, ticklers, or images.

## PROFESSIONAL SERVICES

### CONVERSIONS

Data stored in legacy systems can be programmatically migrated into the newly adopted Square 1 Credit Suite® by one of our data specialists.

### TRAINING

Time spent in training will be pertinent and beneficial to the overall implementation of the Square 1 Credit Suite™. Training is via webinars with a virtual lab center. This training is broken into small sessions to best utilize employees time and for maximum learning.

### CUSTOM RATIOS AND REPORTING

Custom calculations, such as ratios or other totals, can be scripted into your database for use within your underwriting. Additionally, we can do custom queries of data that might be needed for a report that otherwise is not included in your Loan Management System.

**Professional service charges may apply to custom requests.*

# IMPLEMENTATION TIMELINE
## (based on a 4 Month Implementation)

| SOFTWARE INSTALLATION | | |
|---|---|---|
| Event | Timeframe | Description |
| Technical Installation | Week 2 | Setup customer's network – hardware and software |

| IMPORT DEVELOPMENT | | |
|---|---|---|
| Event | Timeframe | Description |
| Initial Data Extract | Week 2 | Data Extraction Files delivered to Import Development |
| First Import Run | Week 4 | Data mapping and testing completed. |
| Import Preview | Week 5 | Review import with implementation specialist |
| Import Completion | Week 6 | Place import controls and begin running import on a nightly basis. |

| LOAN MANAGEMENT SYSTEM CONFIGURATION | | |
|---|---|---|
| **Event** | **Timeframe** | **Description** |
| Fact Finding Call<br>*Resources: Project Coordinator, others involved* | Start: Week 1 | A call held with key individuals within your organization to determine goals, priorities, and desired Live Date. |
| Phase 1 (Institution Configuration, Collateral, and Import Development)<br>*Resources: Project Coordinator, Individual(s) familiar with core system* | Start: Week 2<br><br>Completed: Week 4 | Enter branch information, users, security levels, collateral information, and codes that correspond to the core accounting system for nightly download. |
| Phase 2 (Credit Analysis & Loan Presentation)<br>*Resources: Square 1 coordinator, Lending personnel* | Start: Week 5<br><br>Completed: Week 8 | Create custom commercial scoring parameters. Decide on Narrative and Loan Comment headings to be used within Loan Presentation. Customize reports. |
| Phase 3 (Documentation Tracking and Loan Queue)<br>*Resources: Square 1 coordinator, Loan operations personnel* | Start: Week 10<br><br>Completed: Week 12 | Configure tracking requirements at Customer, Collateral, Note and Guaranty level, as well as recurrence and other details of those items.<br><br>Configure Process Stages for Loan Queue. |
| Phase 4: (Document Imaging)<br>*Resources: Square 1 coordinator, Loan operations personnel, Lending personnel* | Start: Week 14<br><br>Completed: Week 15 | Configure folder structure at the Customer, Note, Collateral, and Deposit levels; enter users, and security levels. |

| **TRAINING** | | |
|---|---|---|
| Product | Training Courses | Completed |
| Credit Analysis/Loan Presentation | 8 courses | Week 9 |
| Documentation Tracking/Document Imaging | 6 courses | Week 13 |
| Database Maintenance/Collections/Addl. | 4 courses | Week 16 |

*Please note that your actual Implementation Timeline may vary based on the timeframe for implementation, products purchased, and/or training needs. You may choose the order in which to implement different modules of the Square 1 Credit Suite® and will work with your Implementation Specialist to define this order. Contracts allow up to 6 months to complete implementation.*

TRAINING AGENDA

Analysis & Underwriting • Loan Portfolio Management • Document Imaging • Interfaces

## Credit Analysis/Loan Presentation

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|---|---|
| Attendees: *Loan Officers, Credit Analysts, Loan Assistants* | • **Customer Information:** Credit Rating, Related Interests, Collateral, Loans, Business Development Follow-Ups, Letters, Memos<br>• **Credit Analysis:** Spreads, Consolidations, Reports, Payment Schedules, Narrative Analysis, CRE Stress Testing, Commercial Scoring, Covenant Monitor<br>• **Agricultural Analysis**: Monthly Cashflow, Scoring Parameters, Collateral Valuation, CDRC Worksheet<br>• **Loan Presentation:** Proposed Parties to the Loan, Loan Details, Collateral (LTV), Narrative and Loan Comments, Reports |

## Documentation Tracking/Loan Queue

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|---|---|
| Attendees: *Loan Operations* | • **Customer Information:** Customer Details, Collateral, Loans<br>• **Documentation Tracking:** Triggers for Documentation Tracking (Customer, Collateral, Note, and Guaranty levels), Tracking Details, Letters, Reports, Follow-Ups<br>• **Loan Queue:** Move loans through different Process Stages, Reports<br>• **Interface:** Import and Export from Square 1 Credit Suite® to Loan Origination System |

## Risk Management/Collections & Work-Out

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|---|---|
| Attendees: *Loan Personnel responsible for Risk Management* | • **Collections & Work-Out:** Credit Ratings, Reg O, Exam Classified Loans, Past Dues Letters and Follow-Ups, Non-Normal (Watch) Follow-Ups, Charge Off Memos, Reviewer's Comments, Loan Loss Reserves<br>• **Portfolio Reports:** Exception Reports, Loan Reports, Non-Normal Reports, Reserve Reports |

## Database Maintenance/Interfaces

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|---|---|
| Attendees: *Loan Personnel responsible for managing Square 1 Credit Suite®, Loan Operations* | • **System Configuration (LMS):** Organization Information, Participations, Purpose Types, Users, Security Settings<br>• **Configuration (SDI):** Folder Structures, Add Users, Security Levels<br>• **Maintenance:** Balancing LMS to Core, Paid Off Loans<br>• **Interfaces:** Interfaces to other products, such as the LaserPro interface |

## Suntell Document Imaging

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|---|---|
| Attendees: *Loan Personnel responsible for Scanning* | • **General Navigation:** Customer, Collateral, Loan level folder structures, Moving, renaming, add notes & highlights, rotating<br>• **Scanning:** Actual process to scan images into SDI |
| Attendees: *Human Resources/Accounts Payable* | • **Business Section:** Human Resources and Vendor areas; adding employees or vendors, business folder structures |

Training agenda will be determined with your Implementation Specialist depending on institution size, number of days of training included, number of employees, and products purchased.

SQUARE 1 CREDIT SUITE®