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December 2010

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Call of Duty: Go Where Customers Need You

By Brian Shaw, CEO

Listening to my teenage son's pleas to go to the video game store at midnight for the release of "Call of Duty: Black Ops", one of the biggest games of the year, made me reflect on how much the electronic world has really changed. Aside from the advances in video games, consumer adoption of mobile devices, such as smart phones and iPads have sky rocketed. (Apple sold 4.19 million iPads in the third quarter of this year and more tablet devices are being introduced for the holiday season.) As a credit to the banking industry, I've had a number of meetings with bankers during the last few weeks that are using iPads. This was also evidenced at recent banking trade shows. The devices' ease of use and bankers' adoption rates set the stage for mobile commercial banking to come of age.



Brian Shaw

Other industries have already strengthened their business strategies to take advantage of iPads and other mobile devices. For instance, BMW debuted new interactive technology at the South Florida International Auto Show. It replaced the more traditional specification panels used to display vehicle information with iPads, enabling customers to seek additional information and even design their own

Recent News

We have been making the news with the following press releases. To check out the full copy, please visit www.customcreditsystems.com/news.php#article1001.

CCS Introduces Mobile Capabilities for Commercial Lending

CustomLender, which offers true end-to-end lending processing through five core modules, now has new mobile capabilities. The mobile features of the CustomLender suite give commercial lenders tools and information to more quickly address the needs of prospective and current borrowers from any location in a consolidated, single point of entry method, thus increasing sales and cross sale opportunities.

Matt Semrad has joined the CCS' Advisory Board

car, which could then be sent to the factory for a personalized quote.

In turn, Custom Credit Systems also debuted new mobile capabilities for CustomLender at the 15th Annual RMA/American Banker Small Business Banking Conference in Fort Worth. The mobile features of the CustomLender suite give commercial lenders tools and information to more quickly address the needs of prospective and current borrowers from any location in a consolidated, single point of entry method, thus increasing service, sales and cross sale opportunities.

The primary role of a commercial loan officer should be to manage customer relationships; mobile capabilities enable them to fulfill this goal while dramatically increasing efficiency and effectiveness. The result will redefine industry service standards. Lenders can now create or modify loan requests, alert customers about high balances, better manage portfolios and present custom cross sale opportunities from any location, including a commercial clients' offices, via iPads, tablet devices and smart phones.

In order for a financial institution take full advantage of mobile commercial lending capabilities it must have truly straight through processing and mobile-ready technology. Tightly integrated systems enable banks to document, book, fund and service loans from a single application, which is necessary to gain efficiency through a mobile device. It will also give loan officers access to all of a client's accounts, and full disclosure on their relationship, thus promoting opportunities to help the customer and cross sell. Financial institutions that have been lagging behind in technology will have to make significant upgrades to step into mobile platforms. Anything else would cause more of a hindrance than a help.

Mobile banking is clearly one of the next steps in our industry, and commercial lending has a lot of benefits to gain by evolving with the available technology. Don't get left behind. The time is right: experienced lenders should embrace these new tools and become very adept at using new technologies to their advantage. Commercial lenders have a call of duty to serve their customers, a call that can best be achieved by becoming a part of this revolutionary trend rather than sitting this one out.

president for enabling technology and analytical services with Equifax, Inc. where he is responsible for implementation, enhancement, support and consulting services associated with providing decisioning solutions to clients. Previously, he was the chief operating officer with APPRO Systems, Inc., which was purchased by Equifax in 2005. He also was global executive vice president of eBusiness for a top 10 IT services company.

Save the Date

CCS will host its annual user conference/group meeting Sept. 19-20, 2011. Stay tuned for more details and how you can participate.

Mobile Gifts

It's that time of year when visions of electronics start dancing around in your head. But what exactly should you get; be it for yourself or a loved one? Here's what the Consumer Electronics (CE) Association says are the top 10 electronic gifts for the 2010:

1. Laptop
2. iPad
3. eReader

4. iPod/iPod Touch
5. Video Game System
6. Digital Camera
7. Big Screen TV
8. TV
9. Computer
10. Desktop PC

And if you want to make sure that you are getting or giving the latest and greatest, peruse the graph below to compare

Holiday CE Gift Wish List - Adults

Rank	2008	2009	2010
Any CE	79%	80%	85%
1)	Notebook/Laptop PC	Notebook/Laptop PC	Notebook/Laptop PC
2)	TV	Portable MP3/ digital media player	iPad
3)	Mobile phone	Flat panel TV	eReader
4)	Portable MP3/ digital media player	Video Game System	iPod / iPod Touch
5)	Video Game System	Digital camera	Video Game System
6)	DVD player	Kindle / E-reader	Digital Camera
7)	Digital camera	iPhone	Big Screen TV
8)	GPS	Blu-Ray player	TV (unspecified)
9)	Camcorder	Desktop PC	Computer (unspecified)
10)	DVR	Smart phone	Desktop PC

Base: random national sample of 1,003 U.S. adults