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## **CLOUDECISION LAUNCHES LANJOUR BANKFLOW SYSTEM, A REVOLUTIONARY, ALL-IN-ONE, END-TO-END CLOUD-BASED SOFTWARE SOLUTION FOR THE BANKING INDUSTRY.**

*The Lanjour Bankflow System is the first and only web software solution connecting dynamic loan origination on bank websites to back-end processing, underwriting, portfolio analysis, and reporting. It includes instant portfolio comparison with competitor banks and full Dodd-Frank and Basel III compliance.*

**Woodland Park, New Jersey** – January 27, 2014 – [CLOUDecision](#), a leader in fully secure, fully compliant on-demand [cloud-based software solutions for the banking industry](#), announces the launch of a revolutionary, all-in-one software solution that connects dynamic front-end loan origination on a bank’s website to underwriting, portfolio analysis, risk management, competitor comparisons, reporting, and full Dodd-Frank and Basel III compliance. The all-in-one solution puts community banks on equal footing with the manpower and technology at larger banks by providing full compliance at an affordable cost and enabling unprecedented efficiency and productivity.

**The Lanjour Bankflow System empowers a bank’s Board of Directors, allowing them to produce board, management and other regulatory reports on demand.** It generates all board documents, prepares them for state and federal regulators, allows access to comprehensive customer data, generates documents for Dodd-Frank and Basel III compliance, and shows competitor financials side-by-side locally, statewide, or nationally.

**Lanjour also allows banking industry professionals who work across various departments and functional roles, including bank management, to log into a single, secure web portal and manage the entire process.** This ranges from dynamic loan origination through compliance—without the need to purchase multiple systems.

“Lanjour technology empowers community banks by leveling the playing field with regional and national banks,” said CLOUDecision Principal Brian Chirles, Board of Directors. “Designed to meet customer demands in the banking industry, Lanjour enables unprecedented productivity, reduces customer acquisition costs, increases credit analyst efficiency and facilitates compliance for management.”

**Dynamic Loan Origination has become an imperative for community banks.**

One of the important features of Lanjour is enabling banks to originate applications through their own websites, third party websites or any other web portal of their choice. In this competitive business environment, Dynamic Origination is essential because single-point data input allows underwriters to immediately begin the prequalification process, thereby greatly improving productivity.

**Lanjour Bankflow System helps community banks conduct quick pre-qualification and immediate underwriting.**

By enabling analysts to determine borrower/guarantor eligibility quickly, they can respond to customers with instant feedback, create customer data files and generate all financial reports, including borrowers, guarantors, property and rent roll. Lanjour allows loan participation, produces committee approval documents, alerts review teams, and also conducts credit offerings, denials and other letters.

“One of the revolutionary benefits of The Lanjour Bankflow System is the way that it breaks down silos within banks,” said CLOUDecision Chairman and CEO Dr. M. Razzak. “With one portal that provides permission-controlled access to all features, Lanjour enhances collaboration, efficiency and productivity while empowering decision making in management.”

**Lanjour replaces disparate hardware and software systems, and eliminates many consultant fees, which combined can cost upwards of tens of thousands of dollars.** Lanjour provides one simple end-to-end solution, and is priced with a low monthly service fee based on a bank’s portfolio size and user base, offering affordable pricing scalable with a bank’s level of need.

About CLOUDecision

Based in Woodland Park, New Jersey, CLOUDecision is the creator of cloud-based platforms that provide front-end dynamic loan origination, secure financial spreading, stress-testing, portfolio analysis, competitor comparisons, fully compliant reporting, and decisioning solutions. CLOUDecision products are affordable for banks of any size, conveniently accessible via the web, designed to streamline operations, and fully FDIC compliant. CLOUDecision financial analysis software represents an alternative to legacy hardware and software packages that are cumbersome to implement and expensive to purchase and maintain.