

# Forum Solutions Case Study



*Web application streamlined lending and online banking processes and became nationally marketed software.*

## Overview

FORUM Solutions is a wholly owned subsidiary of an innovative and successful industry leader, FORUM Credit Union, located in Fishers, Indiana. Quest developed a browser based application to help FORUM Credit Union streamline its lending and Internet banking processes. It was so successful and innovative that FORUM Solutions decided to brand it as TAPS® Enterprise Lending (Total Account Processing System) and market it as a suite of browser-based products to other credit unions and banks. Quest provides ongoing support of the application for updates and enhancements.

## Challenge

FORUM Solutions needed to design and development the next-generation TAPS solution to streamline lending and Internet banking processes. The new application needed to:

- Integrate existing external system interface components that are not considered part of the TAPS Lending application: it Bureau Interface, Host Interface, Internet Loan Application (ILS), and Loan Calculator(s).
- Integrate new business logic customization feature, new external interface to perform credit scoring of credit bureau reports.
- Provide customer implementation, customization, and support enhancements, including: architectural layering of the application into presentation, business, and data access layers.
- Separate core business functionality from customizable business logic.
- Standardize the core schema for loan application types, decisions, and analysis results into a common XML and SQL database schema that supports the addition of new loan application types by a customer.

## Solution

TAPS® is a browser-based application that allows lending institutions to define their own lending applications, interview processes, workflow, business rules, loan calculators and many other financial systems interfaces, while significantly reducing the time required for implementation. Quest continues to provide updates and enhancements to the application.

## Results

- Increased market penetration by offering prospective customers a TAPS Lending product in a Microsoft environment.
- Enabled greater sales growth by reducing the time, complexity, and cost of customer implementations.
- Provided a framework for customization and extension of TAPS through value-added scripts and add-on services.

## Technology

- Document exchange, business rules processing, workflow.
- Microsoft .NET and SQL Server.