

## **D+H Credit Solutions: Hosting Services**

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Application hosting is an effective deployment option that can accelerate deployment, reduce resource requirements, and contribute to a lower total cost of ownership. Approximately half of D+H Credit Solutions clients have selected this option, and have benefited from 100% datacenter availability over the past two years.

D+H Credit Solutions offers full application hosting of the D+H Credit Solutions software application as a value-added service to clients, and provides the option to migrate the application easily to or from the centers in the future. Hosting in the D+H Credit Solutions Advanced Hosting Centers (AHC) provides a single point of accountability as all software, hardware, and network infrastructure are monitored and maintained by a dedicated Application Support Center (ASC) team. D+H Credit Solutions support, maintenance, and upgrades are readily completed by the same support team, avoiding the cost of internal support resources and coordination of release schedules.

By hosting with D+H Credit Solutions, client organizations gain secure access to the latest technology without investing in costly hardware and benefit from the capabilities of a dedicated team of enterprise-level software experts.

Advanced Hosting Services provides full D+H Credit Solutions application hosting a secure, fault-tolerant environment.

Credit Access Gateway provides access to more than 50 third-party data providers products and services through a single, secure connection.

### **+ Advanced Hosting Services**

Organizations have the option of installing D+H Credit Solutions in either their own data center or the D+H Credit Solutions Advanced Hosting Center (AHC). Organizations that select the AHC benefit from significant and ongoing investment in infrastructure, security, and performance, all optimized to support the Web-based D+H Credit Solutions application. Approximately one-half of clients host D+H Credit Solutions at an AHC while all benefit from the readily available infrastructure to accelerate D+H Credit Solutions implementation and reduce reliance on IT schedules.

Managed by CISSP-certified staff, was re-certified for a PwC-audited SAS70 Type II rating as recently as 2007. D+H Credit Solutions is subject to the rigorous compliance audits and privacy requirements of the Fortune 500 and global bank clients who entrust their mission-critical applications to an AHC. These certifications are backed up with solid results - client organizations experienced availability rates of 99.999% in 2006 and 100% in 2007.

D+H Credit Solutions utilizes advanced multi-center Storage Area Network technology keeping the two AHCs 1500 miles apart to provide simultaneous primary and secondary access to data and applications. These dual AHCs provide fault tolerance, disaster recovery, and business continuity for the D+H Credit Solutions application services. The support teams provide domain knowledge, systems integration, and guaranteed service levels that increase the scalability and performance benefits of D+H Credit Solutions.

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The AHC includes full-time security personnel, closed-circuit video surveillance, biometric identity verification systems, continuous and redundant power systems with back-up generators, fully redundant network systems with multiple-backbone access, advanced network firewalls, smoke detection and fire suppression systems, and flood detection and avoidance systems.

High availability offerings combine load balancing with a Web server farm to provide fault-tolerant backup and increased system availability. These configurations enable multiple servers to execute against the same application or database.

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### **+ Credit Access Gateway**

The rapid pace of innovation presents organizations with a difficult choice as they seek to automate their credit lifecycle management processes. They can either select a product that is easily upgradeable, but is not flexible, or they can choose a tool set that allows greater flexibility, but is difficult to upgrade. The first option cannot readily adjust to the inevitable stream of new requirements, while the second option represents an expensive customization path that precludes taking advantage of future product upgrades. In either case, an “upgrade” may be just as costly in terms of time and resources as the initial implementation.

D+H Credit Solutions is designed to be highly configurable as well as easily upgradeable. In fact, every D+H Credit Solutions client follows the same product release path, ensuring that adoption of the next version of D+H Credit Solutions is readily available to all. D+H Credit Solutions conducts ongoing research and development and regularly releases comprehensive upgrades, packed with new functionality, to make business processes more efficient and effective. Upgrade schedules are measured in days and weeks, not in months and years—a significant advantage in terms of both time-to-market and total cost of ownership.

D+H Credit Solutions also sponsors an active user group—the D+H Credit Solutions Client Advisory Board (ECAB). The ECAB meets quarterly via videoconference, and annually in person, to further the working relationship with D+H Credit Solutions team members. The ECAB provides direction for future D+H Credit Solutions enhancements and fosters peer-to-peer networking on both the executive and practitioner levels. Now in its fifth year, ECAB offers an intimate collaborative experience in attractive locations such as New Orleans, Orlando, Hilton Head, Tempe, and, for 2008, Fort Lauderdale.