Empower for .NET

What is Empower for .NET?

Empower for .NET is an enterprisewide loan origination system (LOS) that addresses every facet of the loan process, from initial lead contact through funding and post-closing, architected in a true service-oriented architecture (SOA) .NET environment. The flexibility and depth of this end-to-end LOS accommodates, but is not limited to, conforming, retail, wholesale, correspondent, home equity, nonconforming and subprime lending.

Empower Stands the Test of Time

In 1998, FIS released its 32-bit client server product, Empower. The multidimensional workflow engine, artificial intelligence engine, and comprehensive design and development tools have quickly become the benchmark by which all other systems are measured. Empower Client Server was developed using an object-oriented architecture since its inception. This design allowed lenders to add and organize features, pages and functions to adapt to their specific process and user experience. Empower has been proven time and again to meet the needs of the industry’s most demanding and expert lenders.

Tried and True Design

Empower Client Server has been enhanced and refined for nearly a decade. The design of the functional components, or software objects, has been tested and proven to be versatile and scalable. The functional aspects of Empower Client Server became the perfect “design spec” for Empower for .NET and gave FIS Empower a large advantage as it set out to create an LOS based on the .NET environment and an SOA architecture. Although the architecture is considerably different, the functionality of the products is more than strikingly similar; they are purposefully similar. FIS leveraged the best of its experience and knowledge to completely re-factor those objects and components into an entirely new suite of software objects and tools based on .NET.
Empower for .NET provides an additional platform option for loan origination technology that is based on a true SOA. It was formally released in 2006. Empower for .NET utilizes industry-standard tools, instead of proprietary methods in the legacy systems of the past. For example, Smart Client screens were written utilizing Microsoft’s Visual Studio, eliminating the need to build a proprietary tool. Likewise, FIS opted to utilize Fair Isaac’s Blaze Rules Engine in the business logic layer of the architecture as an option, providing cross-platform integration to your existing systems.

**Benefits of the Next Generation**

- Empower for .NET delivers and provides both “Smart Client” and “Web Client” presentation layers to maximize performance and offer various distribution models of the application. Lenders may choose to deploy Empower for .NET “thick,” utilizing Smart Client screens, or “thin,” utilizing ASP.NET 2.0 HTML pages.
- Empower has incorporated technologies including Windows Workflow Foundation, Windows Communication Foundation and Atlas (AJAX) and is well positioned for both the recently released Vista operating system and the yet to be released Longhorn server operating system. Your staff of business and IT experts will be investing in a company and technology that will maximize your return on investment.

**State-of-the-Art Applications**

The LOS can be deployed as both a “Smart Client” and a “Web Client” and provides maximum performance through careful attention to SOA distribution principles, offering various distribution models of services. Empower for .NET is a fully functional retail, wholesale and correspondent system that addresses the needs of the nation's largest lenders. In addition to supporting all your back office processing needs, Empower for .NET also provides the common alternate channels of delivery of loans into the back office applications including a Consumer Direct Web site (B2C), a Wholesale Web site (B2B) for your brokers and a Correspondent Web site (B2B) for your correspondents. It is delivered as one complete application, not in disparate parts.
Technical Highlights

- SOA supporting various transports such as Web service, remoting, WSE 2.0 and in-process providing for flexible deployment scenarios.
  - Support for aspect-oriented service attachments, authentication, caching, etc.
  - A service-generation factory to facilitate partner addition of services to the framework.
- Both human and nonhuman workflow/orchestrations, providing for “lights-out” loan processing
  - Intelligent and automated loan routing.
- Capability to use provided libraries, etc., from business process management environments.
- Enterprise-strength Blaze rules engine.
- Presentation layer decoupled from business layer through use of the Model View Controller pattern.
  - N-Tier architecture developed from the ground up.
- Both Smart Client and Web Client presentation layers.
- Automated updates through use of MS assembly updater application block.
- Intelligent data caching through use of MS caching application block.
- Database transparency at the application level, decoupled data access layer.
- Both a transactional database and Operational Data Store (ODS) to support separation of processing and reporting.
  - Support for both SQL Reporting Service and Oracle reports.
  - Report-authoring wizards.
- Logging and instrumentation support.
- Support for Active Directory and other LDAP stores.
- Alignment with MS Trustworthy Computing Initiative.
- Based on .NET 2.0 plus utilization of .NET 3.0 components including Atlas (AJAX), Windows Communication Foundation, Windows Workflow Foundation and aligned to take advantage of Windows Presentation Foundation, Vista and Longhorn.
- Pluggable configuration framework supporting end-partner plug-ins.
  - Wizards and base configuration forms, reducing development time required to add items such as look-up tables and other configuration entities.
- Empower development architecture and API documentation integrated directly into Visual Studio.
  - Project wizards for creating new run-time forms and configuration plug-ins.
  - Visual Inheritance in support of extending base Empower forms.
  - Abstraction of data access away from developer.
  - Empower Windows Forms control library.
  - Empower ASP.NET 2.0 Forms control library.
  - Framework APIs with integrated help and walkthroughs.
  - Many productivity enhancers in support of true RAD development.
  - C# is the language of choice, but can use other .NET languages.
- Large library of LOS form and page templates provided in source code form to accelerate your specific data flow and presentations needs development.
- Complete retail, wholesale, correspondent, prime and subprime support prior to initial release.