

# **StuckyNet-Link**

**Making life easier for your Operations Department**

by William Stucky & Associates, Inc.

**StuckyNet-Link is the solution to two of the major challenges facing Asset-Based Lenders today:**

- Offer Internet services to your borrowers and gain a competitive edge over other lenders
- Increase back-office efficiencies and the savings that will directly impact your bottom line

## **Our Mission**

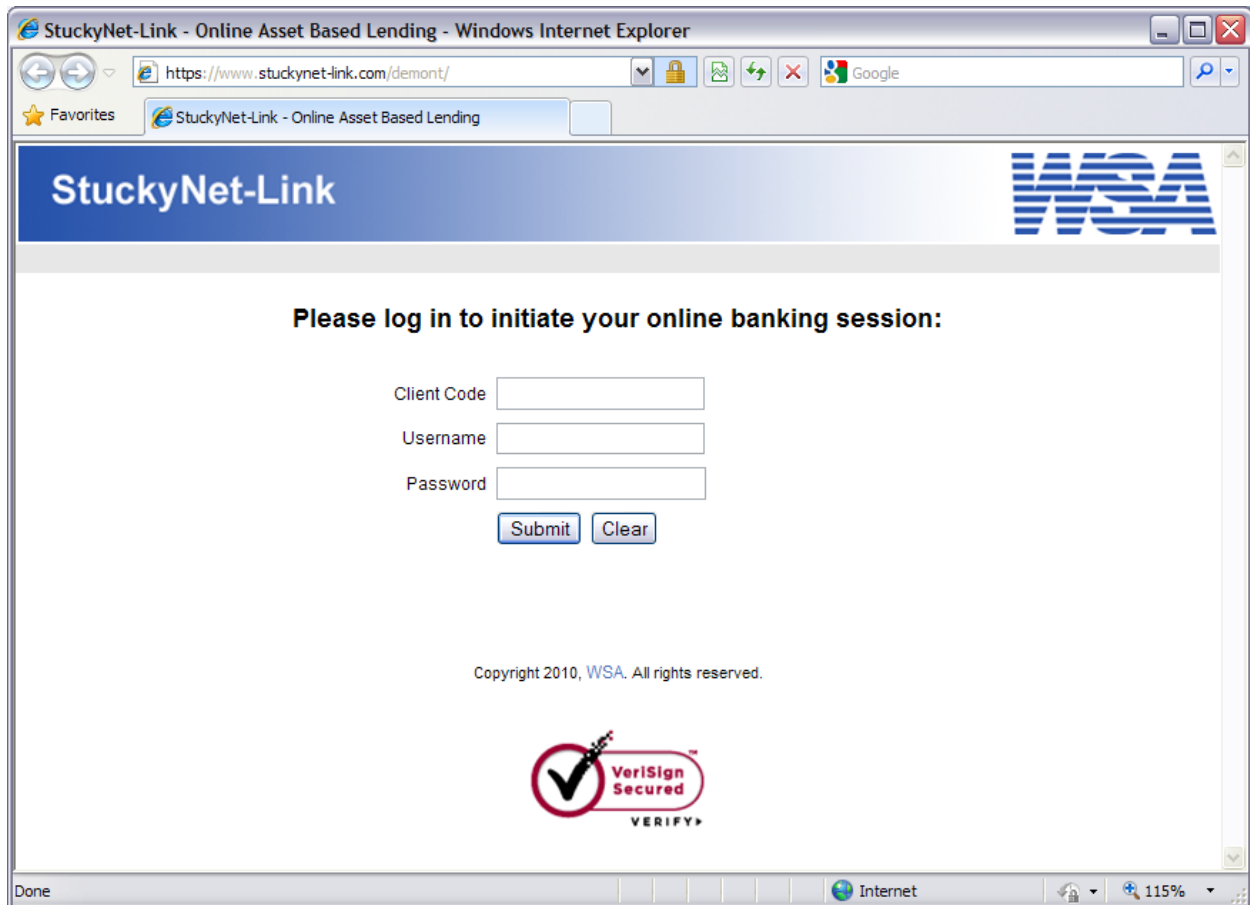
As Internet business becomes more common, lenders are racing to meet the challenges of getting on-line. WSA offers StuckyNet-Link (SNL) as the Internet solution for Asset-Based Lenders. SNL has generated enormous excitement and is available as an added convenience to you and your customers.

SNL will increase the efficiency of your operations department and reduce clerical errors and labor. Borrowers are able to access their loan and collateral ledgers, ineligibles and status report by logging on to the web and using SNL. Your borrowers can have access to SNL around the clock. This extended access increases your service level to borrowers outside your time zone while freeing up your collateral analysts to concentrate on other responsibilities.

Replace overnight packages and enjoy the ease of having all information sent and stored electronically - eliminating the need for large storage rooms and the expense of retrieving records for audits. Borrowers are able to complete a borrowing base posting and attach back-up (invoice & collection registers). SNL accepts ALL types of electronic documents. Information is sent securely via the Internet. Upon review and acceptance of information sent by your customers, borrowing base posting can be updated automatically into your WSA loan system with the click of a mouse, eliminating the need to re-type the information.

For more information or a demonstration of StuckyNet-Link, please contact Linda Hynes at (415) 788-2441 ext. 41 or via email at [linda.hynes@stuckynet.com](mailto:linda.hynes@stuckynet.com).

## StuckyNet-Link Borrower Website



The borrower interface is HTML based, eliminating the need to load software on the borrower's PC. The above screen is the web page the borrower will use to log in to StuckyNet-Link.

## Loan Status

StuckyNet-Link - Online Asset Based Lending - Windows Internet Explorer

https://www.stucky.net-link.com/demont/client/client\_functions.asp

StuckyNet-Link - Online Asset Based Lending

**StuckyNet-Link** WSA

Data last updated: Sep 22 2010 13:24:15 (PST) Privacy Policy | Contact Us | Help

Change Password | Log Off

Borrowing Base History | Borrowing Base Posting | Ineligible Report | Ineligible History | Interest Statement | Loan Ledger Report | **Loan Status Report** | Upload Files | Upload History

### Loan Status

Client: SPTI Date: 9/28/10 Print

Loan #	Type	Curr.	Rate	Gross Collateral	Ineligible	Reserve	Loan Limit	Net Collateral	Loan Balance	Availability
SPTI11	AR	USD	80.00%	8,325,664.60	1,014,810.37	45,000.00	10,000,000.00	5,803,683.38	3,765,198.04	2,038,485.34
SPTI12	AR	USD	80.00%	448,856.71	0.00	0.00	100,000.00	359,085.37	0.00	100,000.00
SPTI21	IN	USD	60.00%	336,608.91	123,456.00	0.00	2,500,000.00	127,891.75	0.00	127,891.75
SPTI31	TL	USD	0.00%	0.00	0.00	0.00	0.00	0.00	750,000.00	0.00
<b>Client Total (USD):</b>				<b>9,111,130.22</b>	<b>1,138,266.37</b>	<b>45,000.00</b>	<b>12,900,000.00</b>	<b>6,290,660.50</b>	<b>4,515,198.04</b>	<b>2,266,377.09</b>

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Internet 115%

The borrower can view their loan status report on-line and can print the report. Information can also be copied and pasted into Excel or Word.

# Loan Ledger

StuckyNet-Link - Online Asset Based Lending - Windows Internet Explorer

https://www.stucky.net-link.com/Client/Client\_post.asp

StuckyNet-Link

Data last updated: Sep 22 2010 13:24:15 (PST)

Privacy Policy | Contact Us | Help  
Change Password | Log Off

Borrowing Base History   Borrowing Base Posting   Ineligible Report   Ineligible History   Interest Statement   **Loan Ledger Report**   Loan Status Report   Upload Files   Upload History

## Loan Ledger

Print

Loan: SPT111   Activity Dates: 9/01/10 to 9/28/10  
Type: AR   Currency: USD

Date	Assn#	Coll#	Sales	Credits & Adjustments	Gross Collections	Collateral Balance	Advances	Adjustments	Net Cash	Loan Balance
Beginning Balances						5,674,947.50				3,361,166.23
9/01/10	IntFr	SPT111	0.00	0.00	0.00	5,674,947.50	0.00	23,154.83	0.00	3,384,321.06
9/01/10	IntFr	SPT131	0.00	0.00	0.00	5,674,947.50	0.00	5,876.98	0.00	3,390,198.04
9/07/10	090710	SN-07	1.00	(1.00)	0.00	5,674,947.50	0.00	0.00	0.00	3,390,198.04
9/07/10	09071	SN-07	1.00	0.00	0.00	5,674,948.50	0.00	0.00	0.00	3,390,198.04
9/08/10	0908b	SN-08	4.00	0.00	0.00	5,674,952.50	0.00	0.00	0.00	3,390,198.04
9/08/10	0908g	SN-08	6.00	0.00	0.00	5,674,958.50	0.00	0.00	0.00	3,390,198.04
9/08/10	0908j	SN-08	0.00	(600.00)	0.00	5,674,358.50	0.00	0.00	0.00	3,390,198.04
9/09/10	SMA1	ADVRG1	0.00	0.00	0.00	5,674,358.50	225,000.00	0.00	0.00	3,615,198.04
9/09/10	SMA1	ADVRGS	0.00	0.00	0.00	5,674,358.50	150,000.00	0.00	0.00	3,765,198.04
9/09/10	0908c	SN-08	1.00	0.00	0.00	5,674,359.50	0.00	0.00	0.00	3,765,198.04
9/09/10	090910	SN-09	658,241.00	(8,341.00)	528.00	6,323,731.50	0.00	0.00	0.00	3,765,198.04
9/09/10	0909a	SN-09	852,147.00	(1,050.00)	841.00	7,173,977.50	0.00	0.00	0.00	3,765,198.04
9/16/10	0915	SN-16	854,145.00	0.00	0.00	8,028,122.50	0.00	0.00	0.00	3,765,198.04
9/16/10	0916	SN-16	145,284.00	(6,173.00)	700.00	8,166,533.50	0.00	0.00	0.00	3,765,198.04
9/22/10	092210	SN-22	58,217.00	0.00	0.00	8,224,750.50	0.00	0.00	0.00	3,765,198.04
9/22/10	0922a	SN-22	95,214.00	500.00	0.00	8,320,464.50	0.00	0.00	0.00	3,765,198.04
9/22/10	2210	SN-22	5,200.00	0.00	0.00	8,325,664.50	0.00	0.00	0.00	3,765,198.04
<b>Total:</b>			<b>2,668,461.00</b>	<b>(15,675.00)</b>	<b>2,069.00</b>	<b>8,325,664.50</b>	<b>375,000.00</b>	<b>29,031.81</b>	<b>0.00</b>	<b>3,765,198.04</b>

Go to top

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VeriSign Secured

Start   InBox - Microsoft Out...   StuckyNet   2010 StuckyNet-Link...   Document2 - Microsof...   StuckyNet-Link - Onl...   StuckyNet-Link Interf...   Internet   115%   11:31 AM

The borrower can view their loan ledger report on-line and can print the report. Information can also be copied and pasted into Excel or Word.

## Interest Statements

The screenshot displays the StuckyNet-Link web application interface. The browser window title is "StuckyNet-Link - Online Asset Based Lending - Windows Internet Explorer". The address bar shows the URL "https://www.stucky.net-link.com/demont/client/client\_functions.asp". The page header includes the StuckyNet-Link logo, the WSA logo, and the text "Data last updated: Sep 28 2010 11:26:28 (PST)". Navigation links include "Privacy Policy | Contact Us | Help", "Change Password", and "Log Off".

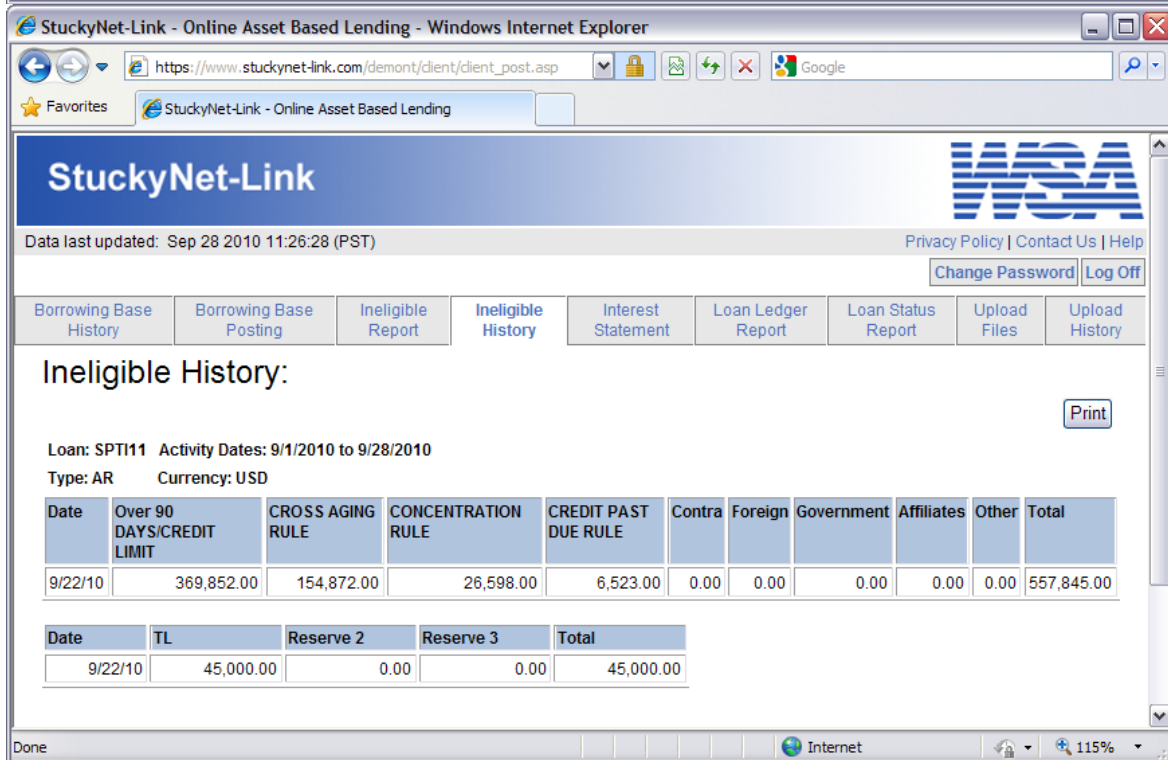
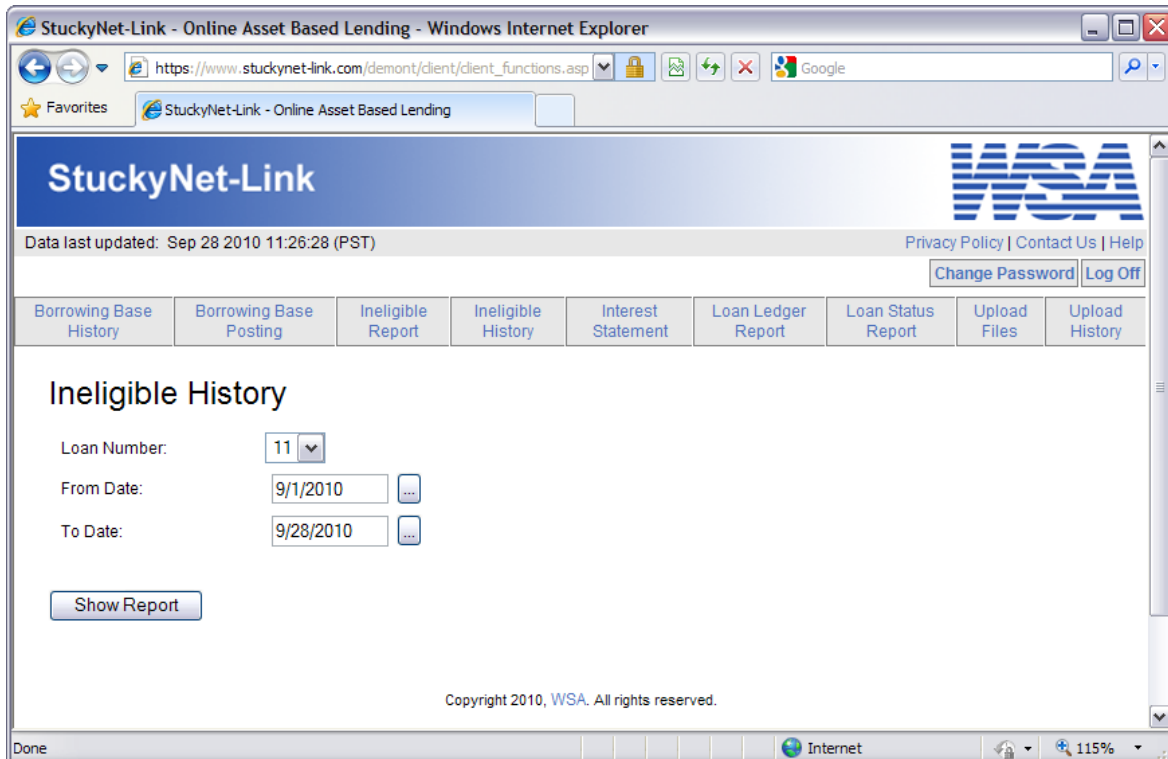
The main content area is titled "Interest Statement History". It features a date range selector with "From Date:" set to "6/01/10" and "To Date:" set to "9/28/10". A "Show Files" button is located below the date range. Below the button, the text "Copyright 2010, WSA. All rights reserved." is displayed, followed by a VeriSign Secured logo.

The second screenshot shows the same application but with the "Interest Statement" menu item selected. The page title is "Interest Statement History". A message reads "Please click on View button to display report." Below this is a table with the following data:

Date	Report
<a href="#">View</a> Aug 2010	Int_SPTI0810.PDF
<a href="#">View</a> Jul 2010	Int_SPTI0710.PDF
<a href="#">View</a> Jun 2010	Int_SPTI0610.PDF
<a href="#">View</a> May 2010	Int_SPTI0510.PDF

The borrower can view and print the history of their interest statements on-line.

# Ineligible History



The borrower can view the history of their ineligible on-line and can print the information using their browser.

## Ineligible Report


The screenshot shows a web browser window titled "StuckyNet-Link - Online Asset Based Lending - Windows Internet Explorer". The address bar displays "https://www.stuckynet-link.com/demont/client/client\_functions.asp". The page header includes the "StuckyNet-Link" logo, the "WSA" logo, and the text "Data last updated: Sep 28 2010 11:26:28 (PST)". Navigation links for "Privacy Policy", "Contact Us", and "Help" are present, along with "Change Password" and "Log Off" buttons. A menu bar contains buttons for "Borrowing Base History", "Borrowing Base Posting", "Ineligible Report", "Ineligible History", "Interest Statement", "Loan Ledger Report", "Loan Status Report", "Upload Files", and "Upload History".

### Ineligible Report

Please click on View button to display report.

Loan #	Report
<input type="button" value="View"/> 11	Inel_SPT11.PDF

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Internet 115%

Borrowers will automatically have access to the report created using the NT\ABL AR Detailing system.

## Borrowing Base Posting


The screenshot shows a web browser window titled "StuckyNet-Link - Online Asset Based Lending - Windows Internet Explorer". The address bar displays the URL "https://www.stuckynet-link.com/demont/client/client\_functions.asp". The page header includes the "StuckyNet-Link" logo and the "WSA" logo. Below the header, there is a navigation menu with buttons for "Borrowing Base History", "Borrowing Base Posting", "Ineligible Report", "Ineligible History", "Interest Statement", "Loan Ledger Report", "Loan Status Report", "Upload Files", and "Upload History". The "Borrowing Base Posting" button is highlighted. Below the navigation menu, there are links for "How to create a new posting", "How to edit a posting", and "How to delete a posting". The main content area is titled "Borrowing Base Posting" and contains a "New Certificate" section. This section has two input fields: "Certificate#" with the value "092810" and "For Date:" with the value "9/28/10". A "New Certificate" button is positioned to the right of the "Certificate#" field. At the bottom of the page, there is a copyright notice: "Copyright 2010, WSA. All rights reserved." The browser's status bar at the bottom shows "Internet" and a zoom level of "115%".

The borrower can complete a borrowing base posting on-line. The borrower would begin by entering a certificate number.

StuckyNet-Link - Online Asset Based Lending - Windows Internet Explorer

https://www.stuckynet-link.com/demont/client/client\_post.asp

StuckyNet-Link - Online Asset Based Lending

**StuckyNet-Link** 

Data last updated: Sep 28 2010 11:26:28 (PST) [Privacy Policy](#) | [Contact Us](#) | [Help](#)

[Change Password](#) [Log Off](#)

[Borrowing Base History](#) [Borrowing Base Posting](#) [Ineligible Report](#) [Ineligible History](#) [Interest Statement](#) [Loan Ledger Report](#) [Loan Status Report](#) [Upload Files](#) [Upload History](#)

### Borrowing Base Posting

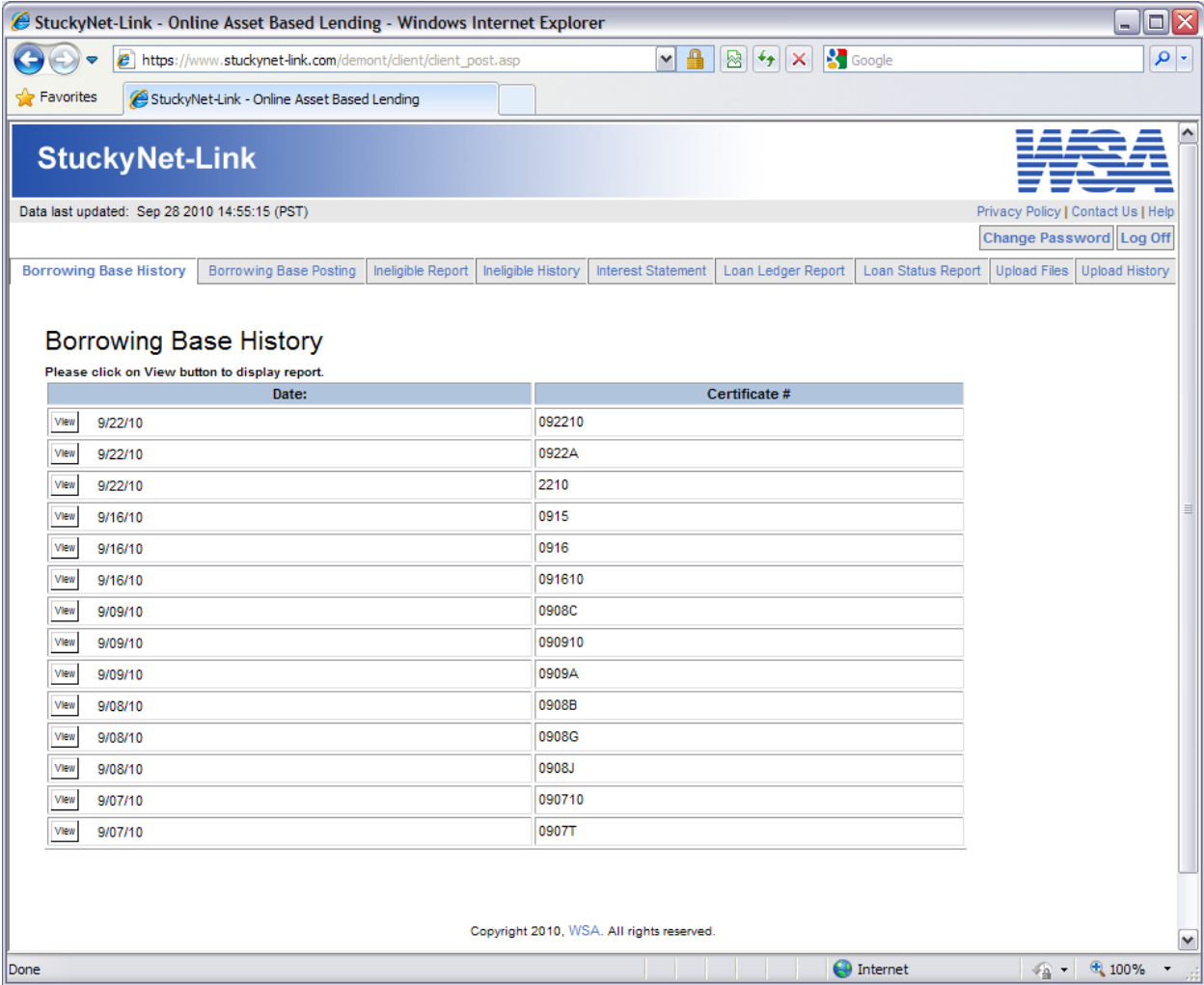
Certificate #: 092810      Client: SPTI  
Date: 9/28/10      User: linda

Loan # - Type	11 / AR (USD)	12 / AR (USD)	21 / IN (USD)	31 / TL (USD)	Client Total (USD)
<b>Beg. Gross Collateral Balance</b>	<b>8,325,664.60</b>	<b>448,856.71</b>	<b>336,608.91</b>	<b>0.00</b>	<b>9,111,130.22</b>
<b>ADD:</b>					
Sales/Additions	542,613.00				542,613.00
Adjustment (+)	100.00				100.00
<b>LESS:</b>					
Adjustment (-)	250.00				250.00
Discounts	0.00				0.00
Credit Memos	525.00				525.00
Cash(Memo)/Removals	285,214.62				285,214.62
Non-AR Cash (+)	500.00				500.00
<b>Ending Gross Collateral Balance</b>	<b>8,868,102.60</b>	<b>448,856.71</b>	<b>336,608.91</b>	<b>0.00</b>	<b>9,653,568.22</b>
Less: Ineligibles	557,845.00	0.00	123,456.00	0.00	681,301.00
Advance Rate	80.00%	80.00%	60.00%	0.00%	79.3026%
Less: Reserves	45,000.00	0.00	0.00	0.00	45,000.00
Loan Limit	10,000,000.00	100,000.00	2,500,000.00	0.00	
<b>Adjusted Net Collateral</b>	<b>6,603,206.08</b>	<b>359,085.37</b>	<b>127,891.75</b>	<b>0.00</b>	<b>7,090,183.20</b>
Revolving Limit (USD)	12,900,000.00				
Total Line Limit (USD)	12,900,000.00				
<b>Total Net Collateral (USD)</b>	<b>7,090,183.20</b>				<b>7,090,183.20</b>
Loan Balance	3,765,198.04	0.00	0.00	750,000.00	4,515,198.04
Advance Request					0.00
PPA Account					

Internet 100%

The borrower can complete the borrowing base posting on-line and submit it to the lender securely via the Internet.

# Borrowing Base History



Borrowers can use Borrowing Base History to view Borrowing Bases sent previously through StuckyNet-Link.

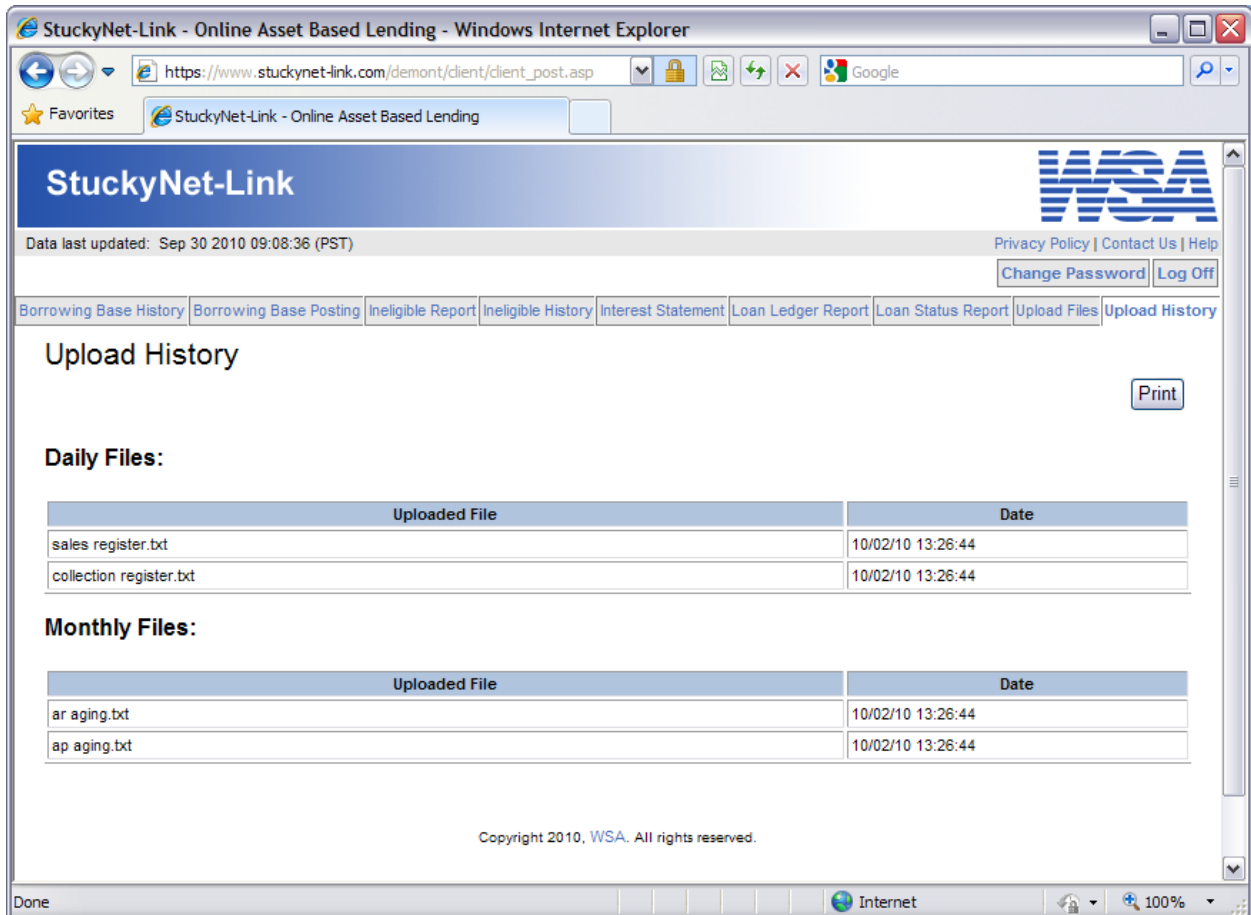
## Upload Files

The screenshot shows a web browser window titled "StuckyNet-Link - Online Asset Based Lending - Windows Internet Explorer". The address bar shows the URL "https://www.stucky.net-link.com/demont/client/client\_functions.asp". The page header includes the "StuckyNet-Link" logo and the "WSA" logo. Below the header, there is a navigation menu with links for "Borrowing Base History", "Borrowing Base Posting", "Ineligible Report", "Ineligible History", "Interest Statement", "Loan Ledger Report", "Loan Status Report", "Upload Files", and "Upload History". The "Upload Files" link is highlighted. The main content area is titled "Upload Supporting Files:" and displays file size limits: "Max File Size: 10,240 KB" and "Max Combined File Size: 30,720 KB". There are two sections: "Daily" and "Monthly". The "Daily" section has three rows: "Adjustment Register" with a "Browse..." button, "Cash Register" with a text input containing "P:\ar detailing\collection register.txt" and a "Browse..." button, and "Invoice Register" with a text input containing "P:\ar detailing\sales register.txt" and a "Browse..." button. The "Monthly" section has three rows: "A/P Aging" with a text input containing "P:\ar detailing\ap aging.txt" and a "Browse..." button, "A/R Aging" with a text input containing "P:\ar detailing\ar aging.txt" and a "Browse..." button, and "Financial Statement" with a "Browse..." button. At the bottom of the form are "Upload" and "Clear" buttons. The browser status bar at the bottom shows "Done" and "Internet".

The Upload Files program is used by the borrower to attach the documentation for the borrowing base posting.

The borrower needs to be at a workstation that accesses the accounting reports or supporting documentation for the borrowing base.

## Upload History



StuckyNet-Link - Online Asset Based Lending - Windows Internet Explorer

https://www.stuckynet-link.com/demont/client/client\_post.asp

StuckyNet-Link - Online Asset Based Lending

### StuckyNet-Link

Data last updated: Sep 30 2010 09:08:36 (PST)

Privacy Policy | Contact Us | Help

Change Password | Log Off

Borrowing Base History | Borrowing Base Posting | Ineligible Report | Ineligible History | Interest Statement | Loan Ledger Report | Loan Status Report | Upload Files | **Upload History**

## Upload History

Print

**Daily Files:**

Uploaded File	Date
sales register.txt	10/02/10 13:26:44
collection register.txt	10/02/10 13:26:44

**Monthly Files:**

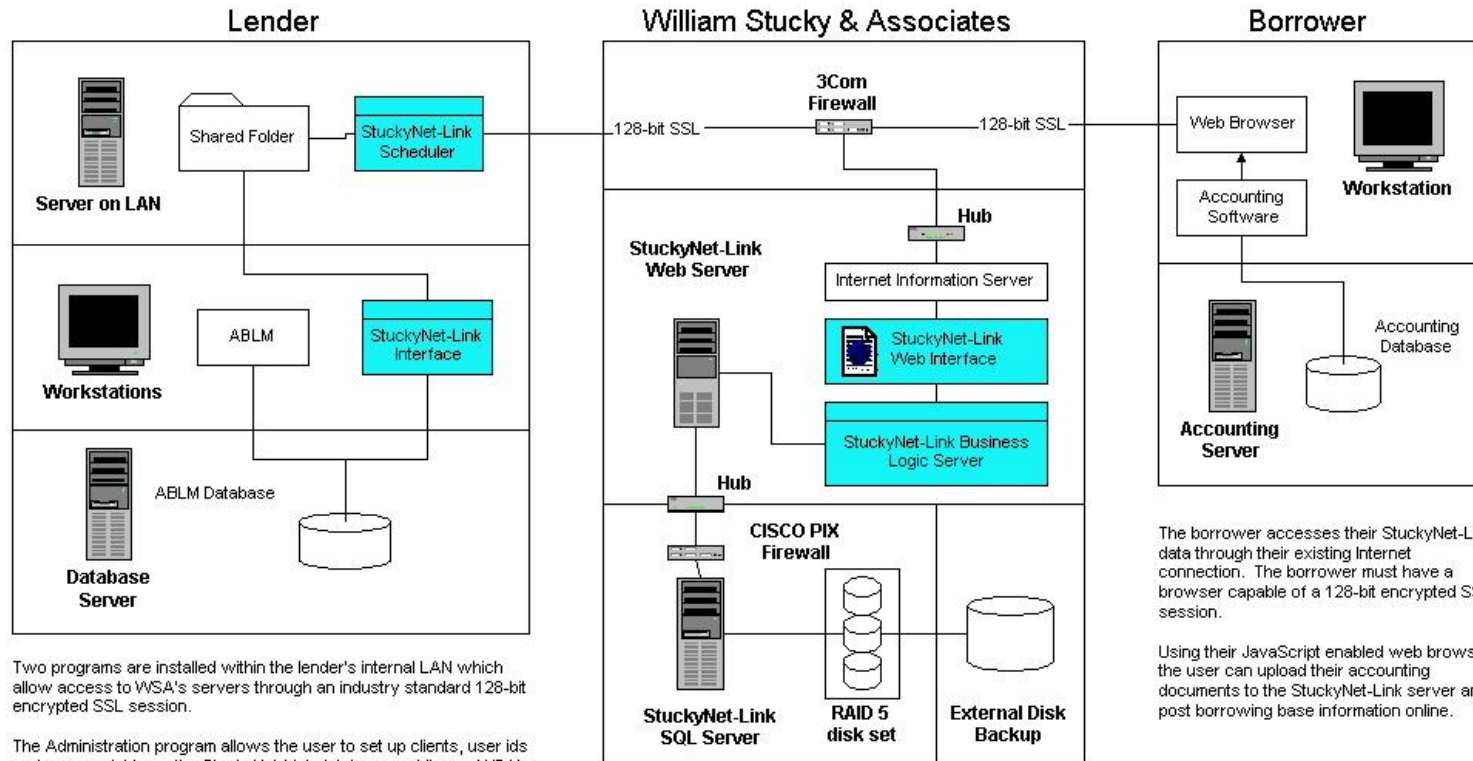
Uploaded File	Date
ar aging.txt	10/02/10 13:26:44
ap aging.txt	10/02/10 13:26:44

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Done | Internet | 100%

The Upload History program allows the borrower to review the names of all the files they have uploaded to StuckyNet-Link.

# StuckyNet-Link Component Diagram



Two programs are installed within the lender's internal LAN which allow access to WSA's servers through an industry standard 128-bit encrypted SSL session.

The Administration program allows the user to set up clients, user ids and access rights on the StuckyNet-Link database residing on WSA's servers.

The Scheduler program runs in the background, downloading files from WSA's servers on a regular basis, and synchronizing data between the lender's ABL database and their StuckyNet-Link database at WSA.

Files downloaded by the Scheduler are saved to a shared folder on the network. The ABLM Interface program, installed on collateral analyst's and loan officer's desktops, allow the users to view the information from the shared folder on the network, and update postings into the ABLM system.

WSA hosts the lender's StuckyNet-Link database and web interface.

Communication with WSA's StuckyNet-Link servers is accomplished entirely through 128-bit encrypted SSL sessions.

The servers are protected by a dual-firewall system. All Internet traffic is routed through a 3Com firewall appliance which uses stateful packet inspection to protect against Denial of Service, Spoof, and Ping of Death attacks, then through firewall software, configured to allow only traffic from the 3Com appliance.

Running SQL Server and IIS on separate machines allows us to create a dual-homed system so that the SQL Server is protected from direct connections to the Internet.

The borrower accesses their StuckyNet-Link data through their existing Internet connection. The borrower must have a browser capable of a 128-bit encrypted SSL session.

Using their JavaScript enabled web browser the user can upload their accounting documents to the StuckyNet-Link server and post borrowing base information online.



## ***Features and Security***

### **Features**

StuckyNet-Link Client is a browser-based program designed to handle the user interface routines. StuckyNet-Link Client communicates with the Business Logic Server via a 128-bit encrypted secure socket layer (SSL) through the Internet. The Business Logic Server then talks to the database server inside a secured network.

**This browser-based solution offers many advantages to both the borrower and the lender:**

- **Real-time user entry validation.** User entries are validated on the client machine using JavaScript, resulting in lighter network traffic and faster response time.
- **Scalable system.** With this system configuration, simply upgrading software or adding more business-logic servers can resolve scalability issues.
- **Simpler version control.** Since the StuckyNet-Link Client software is loaded off the web server, there is no need to replicate program updates to user workstations. All business logic routines of the system are located at the server; therefore the updates to the program are centralized.
- **Secure communication.** The required 128-bit encryption scheme offers the best Internet security available for e-commerce and other web applications.
- **User-friendly interface.** As computer users are becoming more familiar with the World Wide Web, consistent interfaces encourage ease of use and less technical support.

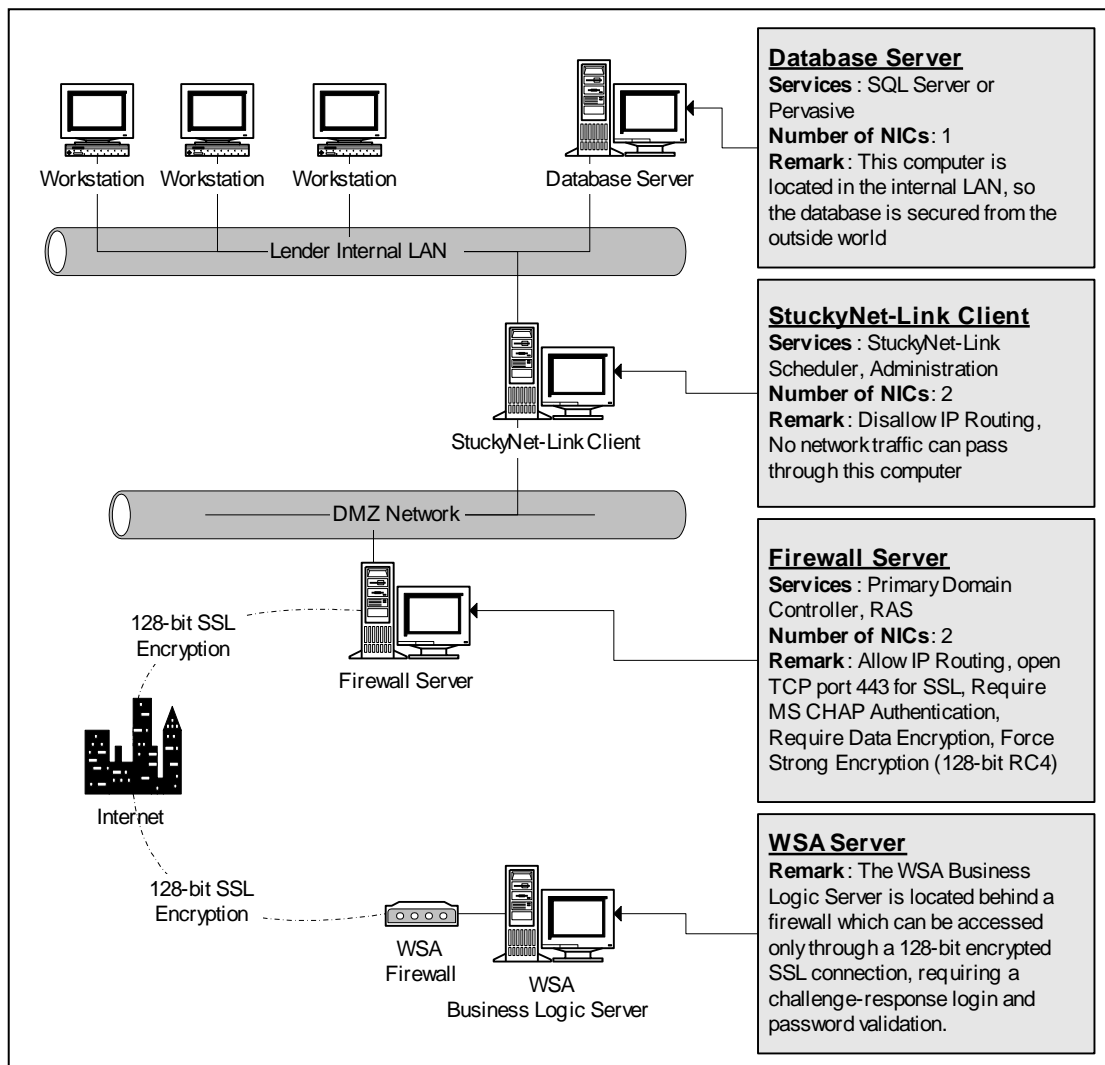


Figure 1. Network Configuration for StuckyNet-Link Lenders.

## Security

The new StuckyNet-Link 3-tier engine and network design pictured in Figure 1 provides many security advantages:

1. Programs transmit data entirely through a 128-Bit encrypted SSL connection to WSA.

2. User authentication is accomplished by a challenge-response password system in the Business Logic Server at WSA.
3. The StuckyNet-Link software installed at the lender site controls the communication between the lender and WSA. The software does not act as an information server; it will only accept information that it has requested

# StuckyNet-Link Hardware & Software Recommendations

The StuckyNet-Link software system was designed to be compatible with your existing Stucky NT\ABL setup.

As a lender, there are three new components you will be using to communicate with StuckyNet-Link.

## **StuckyNet-Link Scheduler**

The Scheduler is a 32-bit executable. It is best run on a dedicated workstation or server. The program has an interface, but when minimized, runs in the background like a service on a Windows server.

### Recommended Hardware:

- Pentium 4
- 512 MB RAM

### Required Software:

- 32-bit Windows O/S
- Access to Stucky NT\ABL database
- Full permissions to shared folder within LAN
- Web access through port 443

## **StuckyNet-Link Interface**

The StuckyNet-Link Interface is a standard 32-bit executable that will be installed on the same workstations running the existing Stucky NT\ABL software.

### Recommended Hardware:

- Pentium 4
- 512 MB RAM

### Required Software:

- 32-bit Windows O/S
- Access to Stucky NT\ABL database
- Full permissions to shared folder within LAN

## **Web Administration**

The Web Administration program is browser-based, allowing lenders to administer their StuckyNet-Link website.

### Recommended Hardware:

- Pentium 4
- 512 MB RAM

### Required Software:

- 32-bit Windows O/S
- IE7 or greater (JavaScript capable browser)

## **Borrower Requirements for the StuckyNet-Link site**

### Recommended Hardware:

- Pentium 4
- 512 MB RAM

### Required Software:

- 32-bit Windows O/S
- IE7 or greater (JavaScript capable browser)