



VisualCalc™ Calculators Frequently Asked Questions

Company Overview	
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What does VisualCalc do?	VisualCalc provides intuitive, graphical web-based calculators, custom tools, and dashboards that help organizations grow and manage their business.
How long has VisualCalc been in business, and how long have you offered calculators.	VisualCalc was founded in 2000, with the founders leveraging over 40 years of experience in spreadsheet and graphical presentation technologies. Upon our formation, we had our first few calculators production-ready. Since then, we have added additional calculators, custom tools, and dashboards, as well as expanded our data capture and analytics capabilities.

Product Overview	
What are VisualCalc Calculators?	VisualCalc Calculators are interactive online calculators and decision support tools that help your website visitors and sales prospects quickly and easily evaluate your products and services. Our online calculator software also provides an integrated data capture capability that helps capture lead information, and then convert these leads into sales. Finally, our calculators and tools feature a graphical, interactive web analytics dashboard that helps you analyze the effectiveness of the solutions.
What type of calculators does VisualCalc provide?	VisualCalc offers two broad categories of calculators: 1) Pre-Configured Financial Calculators 2) Custom Calculators & Decision Tools
Are the calculators dynamic and responsive to information entered by users?	Yes, our calculators offer intuitive, interactive graphical user interfaces that enable users to easily input data and change dimensions of their analysis on the fly. UI elements such as sliders and drop down menus facilitate this interaction. The results of the analysis are dynamically displayed in real-time via graphical, easy-to-interpret charts and graphs.
What types of solutions are planned over the next 3-5 years?	Our focus over the next 3-5 years will be: a) Expanding the number of pre-configured calculators we offer to include more advanced calculators, such as complex comparison tools; b) Continued enhancement of our data capture and web analytics capabilities; c) Broadening the number of technology platforms we support.

Data Capture Capabilities	
Describe VisualCalc's data capture capabilities in more detail.	Our data capture capabilities extend our calculators and tools beyond point solutions to a comprehensive, end-to-end customer service, lead generation and sales conversion platform. Our data capture capabilities enable you to capture calculator input data provided by users, then forward this information, along with the results of their analysis, to your own internal systems, such as lead management, CRM and customer support systems. Analysis results (in any client-defined format, such a loan application) can also be automatically emailed back to users as part of an overall lead conversion program.
Can the tools be customized to encourage an online application or another call to action?	Yes, our tools support both data capture capabilities, as well as the ability to integrate this captured data, along with the actual results of any analysis, into your forms (e.g., loan applications) and internal systems (e.g., CRM systems). Our calculators can also provide responses that link to other sections of your website.
Do you offer APIs that enable the automated and immediate transfer of captured calculator activity to an Email program or other application that can trigger and automated lead generation program?	Yes, data capture and forward capabilities are one of the key differentiating features of our products. This capability makes our calculators and tools and true end-to-end lead capture, lead conversion, and customer support solution.

Analytics and Reporting	
Describe VisualCalc's analytics capabilities in more detail.	Our web analytics capabilities enable you to measure the effectiveness of our calculators and tools across a variety of user segments and usage metrics. These analytics are provided to you in the form of interactive, graphical web-based dashboards that allow you to drill-down and "slice and dice" the data across a number of different dimensions.
What type of reporting is available on each calculator? Are reports customizable? Can they be scheduled to run on predetermined intervals?	Reports are displayed as part of the visual, interactive analytics dashboards offered by VisualCalc. These dashboards contain key indicators that visually display metrics that the customer would like to track. These indicators and metrics are user-definable and interactive. They are displayed on-screen, and can also be downloaded as a PDF document. Customers can schedule these to run at pre-defined intervals.
Are tracking mechanisms in place for the calculators and tools that filter out employee traffic or testing traffic from internal environments?	The tracking mechanisms available are dependent on who is hosting the application. If you host the application, you will likely use their own web analytics and tracking tools for this. If we host the application, we provide this capability.
Do the calculators allow for third party tagging (e.g., Omniture) for tracking purposes?	Yes, we will work with you to implement this per your specific requirements.
What solutions are available for printing calculator/tool results?	The client browser can be used to print any of our calculators' results.

Pre-Configured Financial Calculators	
Describe your pre-configured financial calculators. Do they encompass the full spectrum of financial calculators, including savings, home equity, mortgage, investments, savings, auto insurance, IRAs and CDs?	Our broad range of turnkey, pre-configured Financial Calculators can be quickly and easily deployed on your website as-is, with no additional development or customization required. We provide a full range of calculators (currently 39) across a number of suites, including a Home Mortgage suite, an Income & Insurance suite, a Savings suite, a Retirement suite, and an Auto Loan suite. These suites of calculators include Savings Calculators, Mortgage Calculators, Refinance Calculators, Retirement Calculators, Cash Flow Calculators, CD Calculators, IRA Calculators, Insurance Calculators, Auto Loan Calculators, College Savings Calculators, HSA Calculators, among many others. A full list of the pre-configured financial calculators we currently offer is listed in Appendix I.
Do you update your calculators to reflect new financial regulations and laws?	Yes, we update our calculators to incorporate new regulations and tax codes, such as new laws on IRA and HAS contributions. Recent examples of updated calculators include our Estate Tax Calculator, our HSA Contributions Calculator, and our Life Insurance Calculator (life expectancy changes).
Do you have business banking-specific tools (cash flow, start up, business worth, earnings credit, investments)?	Yes, we offer a number of business banking-specific tools, including a break-even calculator, ROI calculator, lease analysis calculator, etc.
Can your pre-configured calculators be customized for a customer's look and feel (logos, colors, backgrounds)?	Yes, customizing the "look and feel" of our calculators is a very easy and straightforward process. All of our calculators have a single style sheet that controls all of the "look and feel" graphical elements. This can be easily edited using any simple text editor.

Custom Calculators & Tools	
Describe your custom calculators and tools.	Custom calculators and decision-support tools are one of our specialties. Our custom calculators and tools are fully customized to meet your needs. You define the business rules, your desired results, and your web-design standards, and, using our data analysis and user experience expertise, we can develop something that satisfies your objectives. We have developed custom tools for a variety of customers in many different industries, including Bank of America and Kaiser Permanente.
Are APIs available to allow the passing of customer-specific information (like an interest rate) to the calculators? Provide examples of past or existing customers doing this type of customization.	Yes, we do offer APIs that enable customer-specific data to be passed to the calculators. A good example of this is a CD Laddering Tool we developed for Bank of America: http://www.bankofamerica.com/deposits/checksave/index.cfm?template=cd_laddering&context=byol&statecheck=NC
What is the hourly development cost for developing custom tools?	The cost to develop custom tools is typically charged at \$1,500 per day. We also provide fixed-cost estimates for custom tools specifications provided by our customers.

Implementation & Hosting	
Who hosts the calculators? If we host the calculators, what platforms are supported/preferred?	Our calculators can either be hosted by VisualCalc or by our customers. Unlike most of our competitors, we offer you the choice. If you choose to host the solutions, they are supported by any standard web-hosting platform. We do not have a preference – our calculators work equally well with any standard web hosting platform.
Can the calculators be installed with minimal involvement from tech support and/or technical resources?	Yes, minimal technical resources are required to install our calculators. The specific amount of technical resources required for installation is in large part determined by who is hosting the application. If VisualCalc hosts the calculators, the support required from the customer is extremely minimal. If a customer chooses to host the calculators, it will likely take only a few hours of technical resources to complete the installation.
Can the calculators easily be embedded within web page content?	Our calculators can easily be embedded in our customer's webpage content.
Can your calculators be embedded as a widget into any web page? If so, how?	Yes, our calculators can be embedded as widget on a web page. Java applet calls are the preferred implementation methodology.

Technology	
Provide an overview the technology behind the calculators – JavaScript, HTML, Java, etc – and benefits/limitations.	Our calculators are based on the Java platform, which provides a number of benefits, including portability, a small memory footprint (limited bandwidth and computing requirements), security, and excellent user interactivity features.
What browsers/end-user platforms are supported by the calculators? Have the calculators been tested on mobile devices, and, if so, which ones?	Our calculators support all standard web browsers (e.g., IE, Firefox, Safari) on both PC and Mac platforms. Mobile devices are not currently supported.
What type of bandwidth impact to our servers is expected from the calculators?	As a Java-based application, the bandwidth requirements for our calculators are minimal. When one of our calculators is loaded, it is cached on the client system, and typically only requires about 100 kB of memory. Subsequent accesses only require about 10-15 kB of memory. This low level of bandwidth impact is one of the key advantages of our calculators versus HTML-based calculators such as Leadfusion.
Do the calculators pose potential security threats to users or our own website?	No, our calculators do not pose security threats to either our customer's system or the end users' systems. One of the advantages of the Java platform is that it offers strict security controls.
What type of usability testing/user feedback has been conducted on the tools? How has that been incorporated into the tools?	We have conducted extensive usability testing for our calculators, and have over 10 years of customer feedback that has been incorporated into these tools. This feedback has been collected from leading organizations such as Bank of America, Kaiser Permanente, Countrywide Bank, etc. This feedback has enhanced a number of elements of our calculators, including the user interface, display formats, and navigation.

Pricing	
What is the pricing model?	<p>We offer our products as an annual subscription. Currently, we have approximately 35 calculators in our personal finance suite in 5 categories: Home, Auto, Savings, Income/Insurance and Retirement. Individually, the Home, Retirement, Savings and Income/Insurance suites each are \$1,200 per year, and the Auto suite in \$750 per year. We also offer a 10% discount for multiple categories purchased together, and another 5% for multi-year contracts. The price of the entire set of suites is discounted to \$4,000 per year. Any calculators that get added to the suites you license will be included in your subscription free of charge.</p> <p>The calculators are also capable of capturing customer inputs and calculated data for use in your forms, CRM systems, and customer support systems. This feature costs a flat fee of \$2,500 per year, regardless of the number of tools.</p> <p>Pricing for custom calculators and tools is dependent on the nature of the custom tool.</p>
Does the annual subscription include new releases and product updates?	Yes, as part of the annual subscription you receive all new product upgrades as well as any new pre-configured calculators that are added to the suites you subscribe to.
What is the implementation fee?	<p>Implementation services are charged at \$1,500 per day. Implementation of our standard pre-configured calculators takes anywhere from a couple of hours to a day. Integration of data capture capabilities with your back-end systems usually adds an additional day or two of work.</p>

Service & Support	
Describe the support that is included with your solutions.	We offer both phone and email support for our calculators. Email support is provided free of charge. Phone support is charged at \$100 per hour.
If updates are made to calculators, how are those provided to customers?	We typically update our calculators once or twice per year. If VisualCalc is hosting the calculators, the updates are automatic. If you are hosting the calculators, we provide updated files and installation instructions, and support you through the update process.
Is there a Service Level Agreement (SLA) for tech support requests (maintenance, reporting, errors, fixes etc)? What is the typical turnaround time for issues?	Yes, turnaround time is dependent on the nature of the issue. Critical problems can usually be resolved within a couple of hours. For all other issues, we offer a 24-hour turnaround for most requests. Certain fixes can take longer depending upon the complexity of the issue.
What types of tools do you provide to monitor, manage and administer the solution?	If we host the solution, we provide these capabilities. For customer-hosted solutions, these functions are provided by the customer.

Customers and Industries	
What types of industries do you work with?	We provide calculators to customers in a variety of different industries. Financial institutions, of course, are our leading customer segment for our financial calculators. We have worked with Bank of America, NY Life, Regents Bank, Quicken.com, and a number of other leading financial institutions.
How many customers have used your products?	We have approximately 1,000 customers, ranging from mid-size community banks and credit unions to individual corporate departments to Fortune 500 companies such as Bank of America, Kaiser Permanente, and New York Life.

Key Differentiators	
What are your competitive differentiators?	<p>Expertise & Experience: VisualCalc was founded in 2000, and our founders have over 40 years experience in spreadsheet and graphical presentation technologies.</p> <p>Product Offering: We offer both standard, pre-configured calculators across a number of different categories, as well as custom calculators and decision support tools that are developed specific to your needs.</p> <p>Intuitive, Interactive Interfaces: Our calculators offer intuitive, interactive graphical user interfaces that enable users to easily input data and change dimensions of their analysis on the fly. UI elements such as sliders and drop down menus facilitate this interaction. The results of the analysis are dynamically displayed in real-time via graphical, easy-to-interpret charts and graphs.</p> <p>Integrated Data Capture Capabilities: Our online calculator software provides an integrated data capture capability which enable you to capture calculator input data provided by users, then integrate this information, along with the results of the user's analysis, into your internal lead management, CRM, and customer support systems. Analysis results (in any client-defined format, such as a loan application) can also be automatically emailed back to users as part of an overall lead conversion program.</p> <p>Interactive Web Analytics: Our web analytics capabilities enable you to measure the effectiveness of our calculators and tools across a variety of client-defined user segments and usage metrics. These analytics are provided to our clients in the form of interactive, graphical dashboards that enable them to perform advanced analysis on the data.</p> <p>Hosting Options: Our calculators can either be hosted by VisualCalc or by our customers. Unlike most of our competitors, we offer you the choice.</p> <p>Technology Platform Advantages: Our calculators are based on the Java platform, which provides a number of benefits, including portability, a small memory footprint (limited bandwidth and computing requirements), security, and excellent user interactivity features.</p>

What are your competitive differentiators (cont)?	Minimal Implementation Time and Effort: Minimal technical resources are required to install our calculators. If VisualCalc hosts the calculators, the support required from the customer is extremely minimal. If a customer chooses to host the calculators, it will likely take only a few hours of technical resources to complete the installation.
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Contact Information

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Appendix I: VisualCalc Pre-Configured Financial Calculators

<p><u>Home Mortgage Suite</u></p> <ul style="list-style-type: none"> • Mortgage Calculator • Rent of Buy Calculator • Refinance Calculator • Biweekly Mortgage Calculator • Pay More Points Calculator • Affordability Calculator • Fixed vs. Adjustable Calculator • Pay More Down Calculator • Home Equity2 Calculator • Savings on Commission Calculator • Real Estate ROI Calculator <p><u>Income & Insurance Suite</u></p> <ul style="list-style-type: none"> • Estate Tax Calculator • Income Growth Calculator • Cost of Raising Children Calculator • Cash Flow Calculator • Net Worth Calculator • Life Insurance Calculator • Disability Insurance Calculator • Life Expectancy Calculator <p><u>Savings Suite</u></p> <ul style="list-style-type: none"> • Saving for a Goal Calculator • College Planning Calculator • Lease Analysis Calculator • Annuity Calculator • HSA Future Value Calculator • Health Savings Account Calculator 	<p><u>Retirement Suite</u></p> <ul style="list-style-type: none"> • Income Withholding Calculator • Retirement Planning Calculator • Retirement Distribution Calculator • Nest Egg Calculator • Tax-Deferred Savings Comparison Calc • IRA Comparison Calculator • ROTH IRA Conversion Calculator <p><u>Auto Loan Suite</u></p> <ul style="list-style-type: none"> • Auto Loan Calculator • Auto Biweekly Loan Calculator • Lease or Buy Calculator • Rate vs. Rebate Calculator <p><u>Special Calculators</u></p> <ul style="list-style-type: none"> • Auto Loan with Insurance Calculator • Break-Even Analysis Calculator • Blended Rate Calculator
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