



LANIS TIER|ONE Security FAQ

Answers to the questions lenders ask most often during vendor due diligence

Built in the USA

- **Where was LANIS TIER|ONE developed?** In the United States. The LANIS TIER|ONE platform was developed by a software company based in Los Angeles, California, and all additional development has been done in the United States.
- **Is AI used?** Our US-based team uses modern AI-assisted development tools to build and enhance LANIS TIER|ONE faster and more thoroughly. The LANIS application itself does not send borrower or loan data to AI services.

Company and Hosting

- **Where is the application hosted?** In the United States, on Railway's SOC 2 Type 2 audited cloud infrastructure (railway.com).
- **Does your hosting provider hold security certifications?** Yes. Railway is audited under SOC 2 Type 2 and SOC 3. The SOC 3 report is public; the SOC 2 report is available from Railway under NDA.
- **Does your company have its own SOC 2 report?** Not at this time. LANIS TIER|ONE is hosted on SOC 2 Type 2 audited infrastructure, and we complete vendor security questionnaires on request.
- **Do you use subprocessors?** Yes: Railway (hosting and database), Stripe (payments), SendGrid (account emails such as password resets), and the credit-reporting provider (credit report requests). Each is used only for its stated purpose.

Data Protection

- **What data do you store?** Loan scenario and application data entered by the loan officer, which can include borrower names, contact details, income, assets, debts and credit report data. We do not store payment card numbers.
- **Is data encrypted in transit?** Yes. All traffic uses HTTPS (TLS), including connections between our application and its database provider.
- **How is customer data separated?** Every loan file belongs to one company. The server checks the signed-in user's company and role on every request, so one company can never read another company's data.
- **Do you sell or share customer data?** No.
- **How long do you keep data, and can it be deleted?** Data is kept while the customer's account is active. On request, a company and all of its users and loan files can be permanently deleted.

Access Control

- **How are passwords stored?** One-way hashed (bcrypt). Passwords are never stored in readable form.
- **Do sessions time out?** Yes, after 12 hours.
- **Who at LANIS can access customer data?** Only authorized administrators, for support and maintenance. The infrastructure accounts (hosting, domain, database) are protected with two-factor authentication.
- **Do you support role-based access?** Yes: Loan Officer, Loan Processor, Company Administrator, manager roles for VIEW/VISION, and view-only access for wholesale Account Executives.

Payments

- **Do you store payment card data?** No. Subscription payments are processed by Stripe; card details are entered into Stripe's secure form and never reach LANIS servers. When a card is used to pay for a credit

report, it is sent over an encrypted connection directly to the credit reporting company, which processes the payment. LANIS does not store it.

Updates

- **How are security fixes handled?** Updates are deployed through a controlled process, and a new version reaches users without interrupting their work.

Need your vendor security questionnaire completed?

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This FAQ describes LANIS TIER|ONE as of October 2026 and is provided for information only.