

# Fiserv Loan Servicing Platform

## Consumer Loan Servicing



## Single-system Support for Multiple Loans and Lines of Credit

Your customers are demanding more diversity in consumer credit products, which means managing an increasingly complex mix of credit products as well as the default risk associated with borrowers.

Instead of managing individual lending relationships, consider taking a customer-centric approach. Begin by harnessing the power of single servicing platform that unites customer loan data into centralized customer information files. You will be better positioned to understand borrower credit capacity, identify credit risk and efficiently mitigate loss.

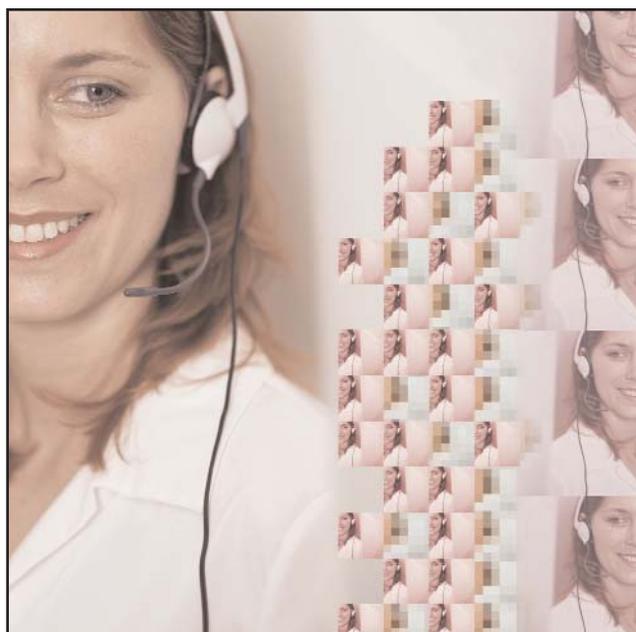
### The Business Case for Universal Servicing

**The Fiserv Loan Servicing Platform** replaces siloed servicing, collections and loss mitigation systems with a platform that integrates support for multiple consumer, HELOC, and mortgage loan products. With subservicing capabilities and proven scalability, this universal platform is a strategic solution for high-volume, multi-product, and multi-entity lending institutions where complexity has traditionally been accepted as a cost of doing business.

With the ability to manage all products with one workforce and one workflow, you can provide exemplary service to your customers. You can see if loan balances, credit scores or asset appreciation have created additional credit capacity or if payment performance has increased risk.

Working with leading lenders, we continue to enhance support for loan products that enable you to:

- Control technology costs
- Streamline business processes
- Improve customer service interactions
- Enhance cross-selling efforts
- Expand product offerings
- Maintain consistency in process and policy
- Ensure regulatory compliance



» *A financial institution eliminated three servicing platforms and 22 ancillary systems with the Fiserv Loan Servicing Platform. The result? Lower technology costs, efficient loan processing and a better customer experience.*

### Fiserv Loan Servicing Platform Consumer Loan Support

- Realtime Loan Processing
- Overdraft Protection
- Single-View Customer Information File
- Insurance Rebates
- Tiered and Promotional Rates
- Built-In Collections and Loss Mitigation Tools
- Credit Card Access
- Indirect Lending
- Rate Lock Advance Processing
- Lease Support
- Automatic Rollovers/Extensions

The industry agrees: consolidated servicing platforms increase opportunities for expansion into new lending markets; provide more flexibility for securitization; reduce financial risk; and result in smarter, more responsive servicing associates that can better serve your customers.

### Catering to Your Product Mix

The Loan Servicing Platform gives you control over your consumer product mix. With its subservicing capabilities and proven scalability, it is the perfect solution for high-volume, multi-product and multi-entity lending institutions

Customer-centric screens enable you to identify and quickly access all borrower relationships. By knowing which products and services your customers use, you can quickly determine where they may benefit from additional products, ultimately retaining more profitable and mutually beneficial relationships. Furthermore, you gain consistency over loan processing and customer service since consumer loans are managed with the same integrated tools that accelerate real-estate secured business processing, including:

- Workbench navigation
- Realtime loan processing
- Rule-based process automation
- 24 x 7 system access
- Integrated default management
- A flexible, service-oriented architecture

### Leverage New Opportunities

Changes in the consumer credit and mortgage markets have resulted in the creation of new loan products. Equipped with a strategic servicing solution, you can retain profitable customer relationships and expand your share of the direct, indirect, secured and unsecured consumer loan and line-of-credit markets.

With customer-centric data, you gain a better perspective on the big picture. Understand the complete relationship you have with your customers, including the products they have today and additional services you can offer to them.

Leverage the power of one with the Fiserv Loan Servicing Platform. Use it to strengthen *your* customer relationships and manage your operations.

## The Business Benefits of Realtime

When your objective is managing high volume with maximum speed and efficiency, you need the right tools for the job.

Realtime is a real benefit for meeting customer and business demands.

What if you could maximize your service representative and collectors' call capacities? Reduce the duration of each customer contact? Increase the rate of ticket resolution on the initial call? Lower operational risk from batch processing failures?

Realtime processing enables one person to complete the full set of activities required to close a service transaction and satisfy the customer. And, it eliminates many of the manual business processes required for batch reconciliation.

Accuracy. Productivity. Profit. All in real time.