Fiserv | Lending Solutions

Fiserv® Loan Servicing Platform

One System, One Workflow, One Workforce

Putting together a profitable, customer-centric lending business has been a challenge.

Until now.

Just imagine how much more efficient and effective your organization would be if you could service all of a customer's retail and residential loans **on the same loan servicing system.**

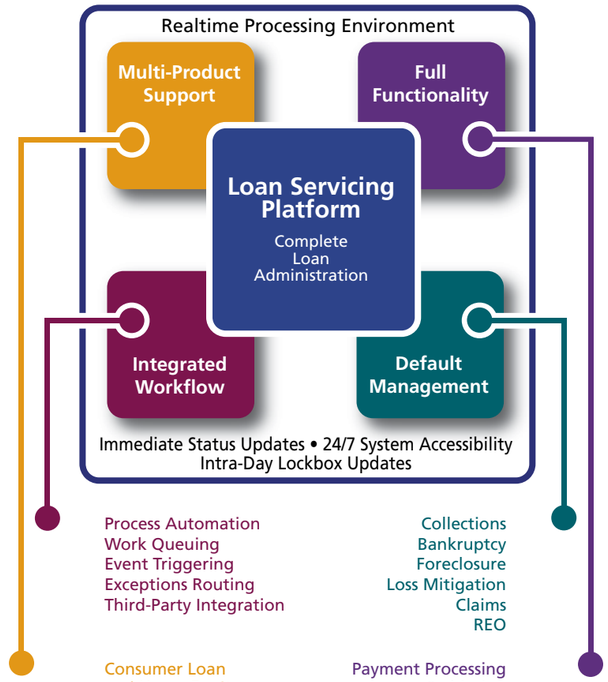
The **Fiserv Loan Servicing Platform** breaks down barriers to service excellence, process efficiency and business growth.

Gain the flexibility and agility to create a more effective, customer-centric organization by consolidating life of product support for all retail loan products on **a single platform**, including:

- Mortgages
- Home equity loans and lines of credit
- Personal loans and lines of credit
- Installment loans
- Indirect financing

With **one system**, **one workflow** and **one workforce**, you'll gain a bigger—and better—picture of your borrower's credit capacity and create more profitable relationships with your customers.

One System. One Workflow. One Workforce.



Process Automation
Work Queuing
Event Triggering
Exceptions Routing
Third-Party Integration

Collections
Bankruptcy
Foreclosure
Loss Mitigation
Claims
REO

Consumer Loan and Home Equity Line of Credit Servicing

Indirect Financing

Mortgage Loan Servicing

Payment Processing
Cashiering
Escrow
Investor Accounting
HELOC Plan Set-Up
Revolving Loan Support
Tiered Interest Rates

The Loan Servicing Platform is the strategic solution for high-volume, multi-product and multi-entity lending institutions where complexity was traditionally accepted as a cost of doing business.

Until now.

Improve Your Bottom Line

With a total view of your customers and a workforce that can quickly adapt to any type of product assigned to them, it's easier to identify and mitigate account risk, cross-sell appropriate products and services, and even ensure business continuity in the event of a disaster.

Fiserv replaces disparate servicing, collections and loss mitigation systems with a platform that integrates all consumer, HELOC and mortgage loan products, including first and second mortgages, home equity loans and lines of credit, personal loans and lines of credit, installment loans, unsecured loans and lines and indirect financing.

Realtime Processing

The wait is over. With 24-hour global access and realtime processing, your business centers' account information is available immediately for customer support and service transactions.

Whether you have business centers across the globe or simply want to provide the fastest possible service to customers, realtime updates ensure that servicing staff and customers have accurate, up-to-date information. Potential errors can be identified immediately, and outstanding tasks are automatically routed to appropriate processors without waiting for batch processes.

Set up new products and loans and apply payments in one day—that's the power of realtime.

Simplifying Information Exchange

Even successful, high-volume and widely distributed servicing organizations run the risk of building cumbersome business processes that are difficult to negotiate, resulting in duplicate effort and impeding customer service.

The Loan Servicing Platform transforms potential impediments to efficiency—such as decentralized processing centers, large staffs and complex product mixes—into a more agile operating environment.

How? By getting current and consistent account information across your customer service channels. Data is available 24 hours a day, seven days a week.

With a global, open architecture and the scalability to support multi-million loans, the Loan Servicing Platform enables you to support a broad range of loan products—and your growth strategies.

Consolidate systems, business processes and staff.

Reallocate staff assignments as lending trends and servicing workloads fluctuate. Using the Loan Servicing Platform, you can combine and cross-train staff to process and provide customer support for multiple loan types.

With integrated support for all aspects of loan administration, including cashiering, collections, customer service, default management, escrow administration, investor accounting and asset disposition, you will reduce the number of servicing and ancillary business systems you need and eliminate the cost, maintenance and operating risk of third-party interfaces. Provide staff with the ease of single-system sign-on while maintaining a high level of access security and control based on your business model.

Customer loyalty and retention.

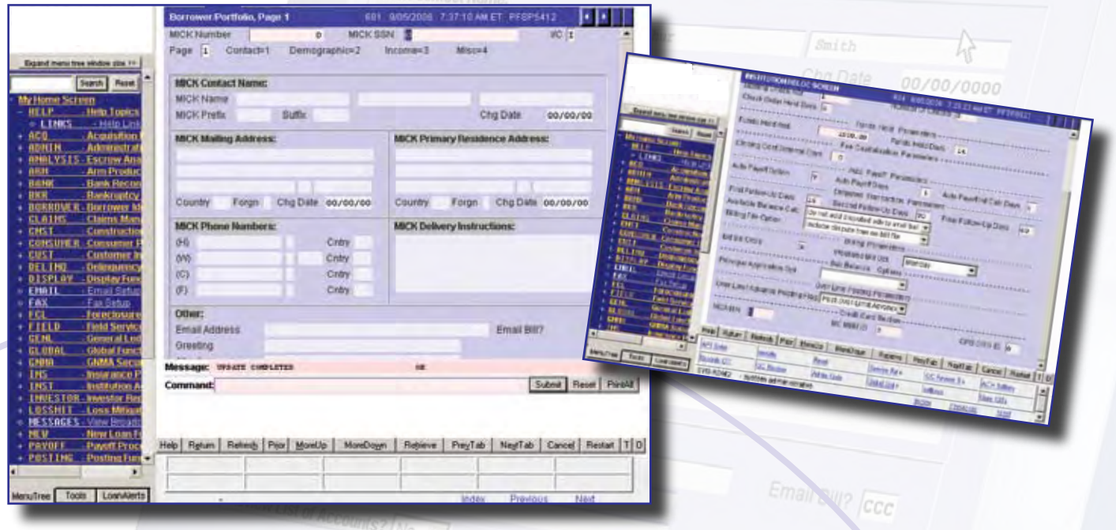
Cultivate additional business from your most profitable accounts with a birds-eye view of your customer relationships. With a system that lets you factor a wide range of product types to assess borrower credit capacity, you'll design targeted and effective cross-selling and promotional campaigns. With customer-centric data, you gain a better perspective on the big picture.

Rule-based Processing

A full-featured, rule-based business process management framework gives you the ability to quickly design, automate and manage innovative business processes—with reduced reliance on code changes.

- **With a powerful rule engine, metadata repository, reporting and graphical design tool, you can customize your business for greatest competitive advantage and reuse process rules across the enterprise.**
- **By automating more activities, your staff is able to process higher account volumes and focus service interactions on the most critical customer issues.**
- **These rules improve consistency, efficiency, accuracy, speed, service and flexibility across all aspects of your consumer, home equity and mortgage loan servicing organization.**

Configure Rules and Define Processes



Ensuring Process Consistency

The Loan Servicing Platform lets you design, automate and manage innovative business processes.

Rule-based, realtime process automation.

Automating labor-intensive tasks and managing events through user-defined, rule-based processes empower business users, promote greater business agility and give you the flexibility to adapt to new institutional policies and market demand.

The Loan Servicing Platform offers a high performance operating environment that can be customized as your strategy dictates. System administrators can establish rules to automate decision making, ensuring that all policies and procedures are applied consistently and accurately. An innovative rule authoring suite that transforms the way you will operate your business. Business users can use drag-and-drop capabilities and dynamic interviews to create highly customizable workflows.

Task management.

By employing work queues, event triggers and loan alerts, the system's automated tools help your staff manage and prioritize their daily account activities.

- Managers can define a sequence of work activities and automatically queue tasks to designated workgroups for further action.
- Event triggers enable you to electronically launch tasks, such as generating correspondence or populating service queues.
- Loan alerts deliver real-time status information about individual accounts, using color-coded flags to notify employees about important loan conditions.

Custom desktop views reduces the learning curve.

Easy navigation facilitates training and productivity. In addition to a standard browser menu, users can configure system views to match their work requirements. From the desktop, loan operations staff can follow intuitive, step-by-step workflows that guide them through routine transactions more quickly.

Service-oriented architecture.

Changing market demands require the ability to rapidly respond with new products and services. The Loan Servicing Platform offers unsurpassed scalability and volume capacity, and a shorter development cycle is achieved through the use of Web services, application programming interfaces and other transport methodologies.

A universal servicing system that focuses on your customers.

It's a better way of doing business. Every customer relationship becomes a window of opportunity. You also benefit from a single technology platform with the flexibility and functionality to handle high volumes, manage the innovative products and processes and realize the competitive business strategies you envision for the future.

Integrated Default Management

With the Loan Servicing Platform, you can eliminate the cost and technology associated with wraparound default systems. Integrated tools enable you to quickly identify borrower risk, offer customized repayment options and protect the profitability of your portfolio.

Comprehensive collections, foreclosure, repossession, bankruptcy, loss mitigation, property management and claims capabilities are all built into the core servicing system.

Effectively service at-risk accounts with:

- "Early warning" delinquency triggers and collection queue updates
- Flexible payment drafting options including one-time, multiple drafts each month or drafts from multiple accounts
- Collection performance monitoring
- Realtime lockbox updates

Property timeline, vendor, and marketing management functionality help you control costs in the event of default.

Outsourced Loan Administration (Subservicing)

Not only can you process your multi-product loan portfolios on a single system, you can efficiently administer the loan accounts of all your affiliate companies and private-label clients. You can preserve unique brands, support subprime loan portfolios and manage a wide variety of loan products.

The rule-based system enables you to define subservicing entities and deploy unique institutional parameters such as accounting processes, security, teller navigation, and customer service. Define employee access and allocate work in a manner that optimizes your process efficiency and meets your customers' needs.

The Servicing Platform also keeps you in compliance with all institutional policies and investor guidelines, ensuring that every loan meets product requirements for servicing and securitization.

One System
for all retail and residential loan products.

One Workflow
for single sign-on and efficient business process design.

One Workforce
for automated product support, multi-product cross-training and multi-site loan servicing.

Proven Solutions for Life-of-Loan Management

End-to-End Support from Fiserv Lending Solutions

Fiserv demonstrates its commitment to the lending industry with an end-to-end set of proven solutions for life-of-loan management. In addition to the Fiserv Loan Servicing Platform, we offer additional loan production and processing systems to help you manage your operational environment.

- Loan origination software
- Document archiving and retrieval
- Retail and wholesale point-of-sale platforms
- Vendor management software
- Automated valuation models
- Credit reporting services
- Electronic document delivery, electronic closing, eMortgage services
- Bundled service delivery
- Business process outsourcing for call center, field services, settlement services and property disposition.

By deploying Fiserv's best-in-class software and services, lenders will enjoy increased efficiency and economy through integration and the advantages of straight-through processing.

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Integrated » Connection