



## **Creating Efficiencies with Automated Workflow Management**

As mortgage loan defaults continue to climb, market conditions are forcing servicers to take a hard look at their own operations to identify areas in which they can reduce expenses, increase efficiencies, and optimize internal processes. One way to accomplish this is by using innovative technology solutions to automate manual or disjointed processes, enabling servicers to do more in less time and without adding expenses. Leveraging these solutions helps servicers overcome daunting market challenges and set the stage for future success.

LPS Desktop Process Management is a web-based solution that improves servicer-managed operational processes. The most comprehensive workflow solution of its kind, LPS Desktop Process Management is easy-to-use, scalable, customizable, and affordable. This automated workflow technology enables servicers to manage loans, with a focus on delinquency, bankruptcy, eviction, and real estate-owned (REO) processes. The system also provides critical real-time data to investors, government agencies and vendors at all stages of the delinquent loan life-cycle.

LPS Desktop Process Management creates a link between disparate legacy systems, bringing them together to enhance communication. Servicer-defined business rules drive processes and allow for the exchange of critical information, reducing the need to re-key or verify data accuracy. LPS Desktop Process Management also tracks most user or system-generated action, enabling servicers to pull file histories and enhancing their ability to comply with their regulatory and investor requirements. This web-based technology is delivered as Software as a Service (SaaS) and fully maintained and upgraded by LPS, allowing servicers to increase operational efficiency without adding personnel or infrastructure. Fast and scalable, the LPS Desktop Process Management application processes approximately five million web service transactions and satisfies an estimated six million web page requests daily, with an average page response time of less than 0.6 seconds.

The system can be implemented quickly and used on an as-needed basis, enabling servicers to anticipate and meet needs as market conditions change over time. This flexibility is possible because of the application's business rules engine and configurable process administration capabilities, which use client-defined key milestones to drive processes.

LPS Desktop Process Management incorporates servicers' new and existing business processes with customized rules that initiate workflow based upon these practices. This workflow drives files and information through the servicer's workgroups and work queues, which exchange and process information. Their pre-defined business rules then allow the system to automatically route files and information, flag them for necessary attention and record the status of each loan.

LPS Desktop Process Management also delivers outstanding exception-handling capabilities. Although many files flow automatically through the system, there are exceptions. When these servicer-defined exceptions are identified, the application uses Issues and Holds to indicate that special action is needed. Exceptions are then automatically routed to the appropriate servicer work queue for manual

intervention, where Intercoms facilitate issue resolution through secure communication within the system. Built-in role-based security allows only client authorized users to view or modify records. As exceptions are resolved, the servicer's system of record is synchronized by pushing servicer-selected steps, notes and Intercoms to their systems of record.

As part of the LPS Desktop platform, LPS Desktop Process Management enables servicers to view documents and invoices within the LPS Desktop Document Management and Invoice Management applications. LPS Desktop Document Management scans and/or uploads documents associated with each loan file, extracts servicer-defined key information and stores them in the system for future use or viewing. LPS Desktop Process Management also links with the Invoice Management application to share file level information and verify whether invoice amounts are consistent with the work performed.

An innovative solution designed to help servicers in their quest to realize significant efficiency gains, LPS Desktop Process Management gives them the edge they need to enhance operational efficiency, manage risk, control expenses and remain competitive.

To find out how to enhance your company's workflow processes and inject new efficiencies into your operations, contact Pam Beck-Janssen at 651-234-3698 or via email at [Pamela.Beck-Janssen@fis-lps.com](mailto:Pamela.Beck-Janssen@fis-lps.com).