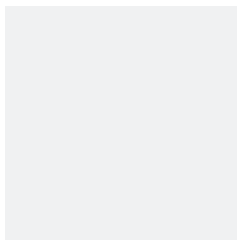
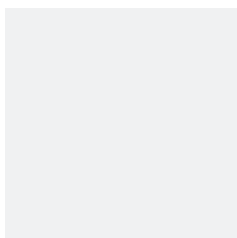
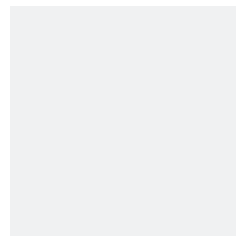
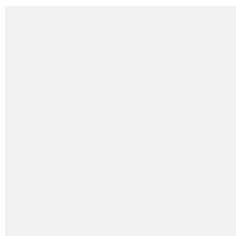
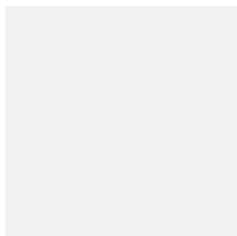


Product



LoanServ™

An Integrated, Real-Time Servicing Platform Designed to Efficiently Manage All of Your Consumer Lending Products



Product

LoanServ from Fiserv supports all retail loans and lines of credit on a single servicing platform. The solution provides comprehensive servicing with one workforce, one workflow and one customer-centric approach, enabling lenders to consolidate loan servicing functions and create one debt service operation.



Each financial organization has a unique set of problems to solve, from outdated back-office technology and processes to customer service and staffing issues. Together, these issues can lead to business growth stagnation and opportunity costs.

Additionally, the modern lending environment is layered with complexities: reporting, conversion, payment processing, default processing, escrow administration and all the correlating data for each. These issues are compounded when multiple systems are at work. With data siloed within each system, organizations miss out on important insights, efficiencies and improved customer service.

LoanServ is a combination of time-tested technology, automated processes and expert advisors. Working together, these elements create a real-time platform that integrates with your other systems and boosts efficiency through automation.

LoanServ Offers:

- Scalable, integrated loan management support for all mortgage and consumer loans reduces operating expenses, delivers a more consistent customer experience and eliminates processing redundancies
- 24/7 accessibility supports servicing operations across multiple continents and time zones to support 24-hour customer care
- All account information is housed in a central database, enabling you to instantly share loan data internally and with borrowers
- Client-defined workflow automation lets you specify processes according to your business needs, configure system views and frequently used processes to provide greater management control, reduce training time and create a documented audit trail
- Integrated default management allows your institution to manage risk across the entire lending relationship, from early intervention to loss mitigation
- The LoanServ delivery team uses best practices and a variety of measurement strategies to migrate diverse portfolios efficiently and effectively

The Results – you gain valuable knowledge, reduce risk, control costs, gain efficiency and give your customers a better experience.

Single-Platform Service for All Mortgage and Consumer Loans

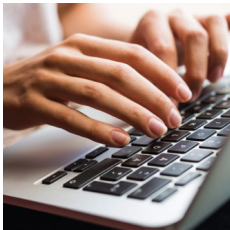


Built Around Industry Best Practices

Every financial organization is a unique entity. Each one has a distinct set of situations, core competencies, market challenges, goals, needs and wants. An off-the-shelf product ignores these differences and forces you to adapt.



At Fiserv, we do things differently. The first order of business is always taking the time to listen to you. Open conversations allow us to find out what you're all about, so we can configure LoanServ to address your specific needs.



For Growing Organizations

Every business knows the importance of growth. LoanServ not only helps you grow in the short term, but it also gives you the scalability to keep growing in the long term.

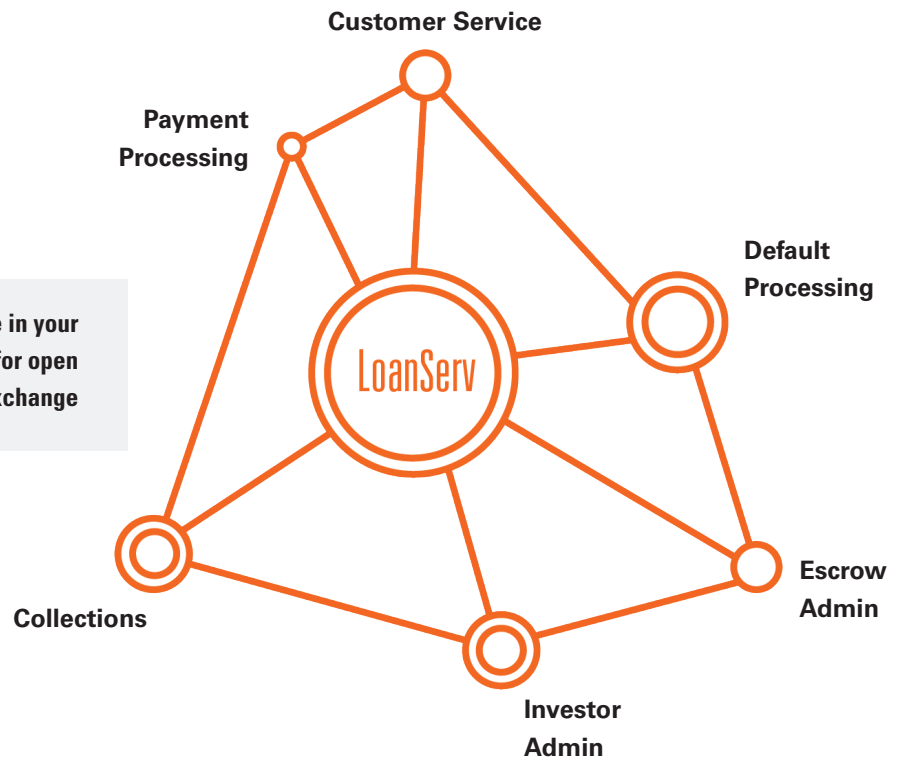
Need More Capacity Quickly?

We can rapidly convert all your consumer and mortgage loan types and get new servicing operations up and running quickly.

Need More Business?

LoanServ helps you grow your loan portfolio by allowing the addition of new types of loans, or custom loan features, on a single servicing platform.

LoanServ acts as the central node in your network, with multiple options for open information exchange



LoanServ Capabilities

Compatible With a Variety of Products

Mortgage Loans

Home Equity Loans
and Lines of Credit

Direct and Indirect
Auto Loans

Installment Loans

Personal Loans and
Lines of Credit



From Manual to Automated

LoanServ includes a workflow automation tool that can replace many manual processes. These new efficiencies allow your employees to better manage diverse portfolio requirements and control operational costs.



Real-Time Processing

Because LoanServ features 100 percent real-time processing, there's no memo-post process to slow down service to investors, default service partners or borrowers. With LoanServ, you can complete in minutes what would take days on most other systems.

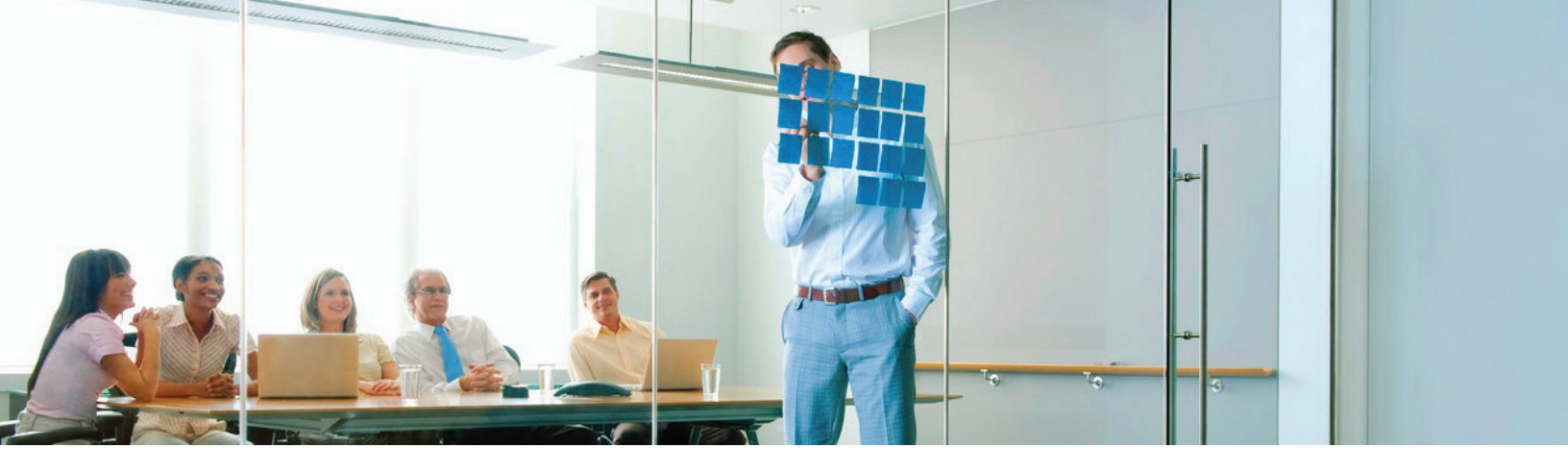


Best-in-Class Conversion Abilities

We've completed hundreds of conversions for organizations of all types, including one of the largest in recent years that eliminated over 50 ancillary systems while minimizing client disruption.

LoanServ Key Benefits

- Simplify and automate loan boarding for origination and acquisition, risk mitigation and work reduction
- Improve borrower satisfaction with online self-service and powerful borrower support-staff tools
- Double your speed to payment while reducing risk and improving borrower satisfaction
- Keep servicing costs down with improved escrow management features
- Assist borrowers in distress while minimizing risk; execute efficiently on liquidation processes
- Increase compliance and improve borrower satisfaction with quick response and automated posting
- Improve your servicing fee income-to-expense ratio with accurate, fast and compliant support



Loan Support and Reporting

Investor Support

LoanServ helps you streamline reporting and reconciliation using a rules-based approach to investor reporting for MBS and ABS, as well as private investors. This flexible system eliminates multiday processes and supports real-time cash-position reporting.

Borrower Support

Loan Servicing Account Connect from Fiserv is a self service portal that lets your borrowers access account information from any digital device. At the same time, site administration tools help you easily control the borrower experience.

Nonperforming Loan Support

LoanServ provides full processing for default areas with task / timeline management, exception-driven work queues, document support and workflow.

Collections Functionality

Our collection tools allow your staff to walk borrowers through a simple automated process. This tool gives borrowers the flexibility to choose the collection strategy that's right for them. The Servicing Management Default Underwriter™ platform and Intellimods™ loan decisioning tool dramatically increase collection speed while automation reduces effort for a more efficient experience.

Real-Time Loan Boarding

Board both new and seasoned loans in minutes, including default milestones and key data. Whether individually or in groups, LoanServ helps you achieve your risk-reduction and productivity-improvement goals.

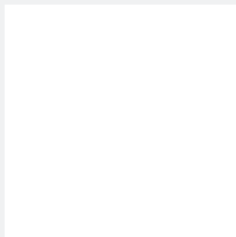
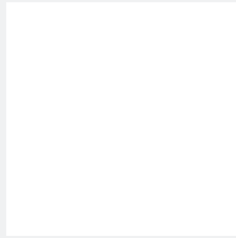
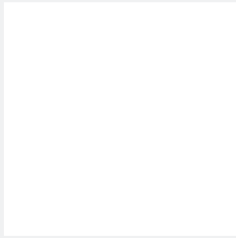
Escrow

As a source of revenue, escrow administration should be important to your organization. LoanServ makes it streamlined, automated, highly integrated and customer friendly.

Connect With Us

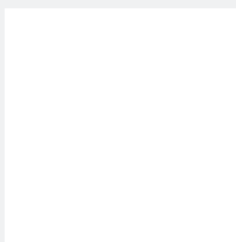
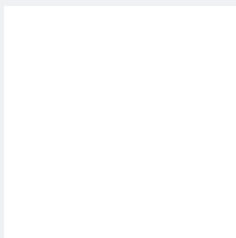


For more information about LoanServ, call 800-872-7882, email getsolutions@fiserv.com or visit fiserv.com to learn more.



About Fiserv

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit [fiserv.com](https://www.fiserv.com) to learn more.





Fiserv, Inc.
255 Fiserv Drive
Brookfield, WI 53045

800-872-7882
262-879-5322
getsolutions@fiserv.com
www.fiserv.com

© 2017 Fiserv, Inc. or its affiliates. Fiserv is a registered trademark of Fiserv, Inc. Other products referenced in this material may be trademarks or registered trademarks of their respective companies.

13509 10/17