



Servicing Manager

Choose just ONE Best of Breed Lending Solution

Why support separate lending solutions when you can choose ONE best of breed solution?

Fidelity National Information Services' (FIS) Advanced Lending Solutions (ALS) Servicing Manager, part of the Systematics™ suite of core banking products, is a highly sophisticated, scalable small-business, middle-market commercial, retail and portfolio mortgage* lending software package. ALS provides automated account management and proactive customer care for the life of a loan.

ALS Servicing Manager's modular construction supports a wholly integrated accounting system that streamlines billing, interest accruals, fee calculations and assessment, payment processing, delinquency management and myriad customer service functions. Because all attributes of a loan product are assigned to independent but interconnected modules, lenders can change selected product parameters (e.g. interest rate or insurance premium) without having to reprogram the software. ALS Servicing Manager gives you ultimate control for the loan life cycle.

ALS Servicing Manager automates the once repetitive tasks of setting up and maintaining loan account records, managing cash flows, monitoring compliance, accounting for and reporting to investors, handling customer inquiries and initiating collections.

The system supports all lending products across a broad spectrum – direct, indirect, installment, small-business and portfolio mortgages* as well as tiered commitments, credit lines, commercial mortgages and lines of credit. Since ALS Servicing Manager can support multiple lending products, operational costs are lowered by consolidating multiple lending systems into ONE.

Trust the leader in lending and join our 67 worldwide clients by choosing ALS Servicing Manager.

True Integration with the TouchPoint® Suite

FIS' TouchPoint suite of solutions, integrated as an optional feature into ALS Servicing Manager, allows viewing of ALS information and customer contact history from all available channels (i.e. teller, call center, Internet or direct sales). TouchPoint automates and streamlines sales, service and fulfillment activities within the channel environment.

Value of ALS Servicing Manager

A Single System – Supports both small-business, middle-market commercial, portfolio mortgages* and retail lending, providing operational efficiencies such as reduced training costs, leveraged support staff and fewer interfaces to manage.

Portfolio Segregation – Provides the ability to segregate the portfolio by lines of business (or other client-defined hierarchies), yet share common rules where applicable.



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Portfolio Growth – Facilitates the creation of new account offerings by using the software’s predefined parameters to govern billing processes, interest accrual, delinquency and other account attributes.

Flexibility and Speed to Market – Allows organizations to set parameters to efficiently create customized, market driven loan products online, without programmer assistance.

Productivity – Eliminates duplication, saves time and greatly reduces the possibility of error because loan data is entered once – and only once – for sharing with other components of the integrated software.

Versatility – Adapts to interest rate variations and multiple payment options, particularly with commercial and indirect lending, such as automotive loans.

Extensive Back Dating – Improves customer service and ensures data integrity by automatically reconstructing a loan and generating appropriate adjustments with no need for time-consuming, error-prone manual changes.

Revenue Drivers – Optimizes fee revenue through unlimited fee definitions for any specific service linked to a loan product and supports multiple insurance offerings.

Customer Relationship Management – Provides a customer view of all loans associated with a customer (directly and indirectly liable) and includes built-in reporting features to analyze loan products.

Escrow Management – ALS Advanced Escrow is a comprehensive solution for supporting the tracking, managing and accounting of property loan security.

Insurance Products – Supports multiple insurance offerings for a loan, including credit life, disability coverage and key person insurance for small business owners.

Global Reach – Supports multiple branches, currencies and languages. ALS-SM is also double byte enabled.

Ease of Use and Training – The Browser Based Interface (BBI), a screen-for-screen replication of the mainframe 3270 screens, provides a more visually appealing view and takes advantage of a computer’s graphic capabilities to make use and training easier.

Ideal for Commercial Lending

With its flexibility and scalability, ALS Servicing Manager is a natural fit for small business to middle-market commercial lending. ALS Servicing Manager supports flexible rate and payment structures within a customer hierarchical structure. The product was originally architected and developed as a combined commercial and consumer system to support much of the sophistication needed for commercial lending.

Recent enhancements for commercial lending include participation accounting, tiered commitments, shadow accounting, letter-of-credit functionality, customer-level guidance limit, additional business and commercial tracking fields, Small Business Administration program reporting, and a separate module for escrow management.

Operational Efficiencies

The account management capabilities of ALS Servicing Manager provide operational efficiencies that streamline operations and improve profitability:

Reduced Payment Rejects – Flexible payment processing options reduce batch and online payment rejects. Transaction code automatically applies odd payment amounts, late amounts, charged-off amounts or multiple payments based on user-determined, online payment-posting rules that can vary by individual product or state.

Reduced Customer Service Research Time – Effective-dated inquiry capabilities facilitate rapid researching of transactions on accounts and viewing of transaction effects. Inquiries can be effective-dated back to loan funding, and accounts can be viewed online, at any point in time, for improved customer service and online, real-time research.

Improved Back-Office Adjustment Efficiency – Robust online processing includes unlimited back dating over any transaction and updating of all online fields. Loan servicing staff can easily reverse transactions online, and the system automatically reconstructs the account with recalculations from the point of reversal forward. This feature eliminates multiple transactions and manual calculations during the adjustment process, eliminates overnight adjustment delays and reduces data-entry errors.

Automated Variable Rate Process – Processing is centrally controlled, and variable rate changes can be future or back dated. The system automatically adjusts each account tied to the changed index. Manual intervention and human error are eliminated as accounts are reconstructed online, accruals adjusted, payment splits recalculated, transactions performed after rate changes are reversed and adjustments are sent to the general ledger on a current-day basis.

Improved Customer Relationship Management

– Key customer information is tracked and provides a complete customer view of all direct and indirect liabilities. It also presents combined statements without hard-coded programming or manual intervention.

Improved Dealer Relationship Management – Detailed information is tracked and dealer reserve accounts are managed utilizing a dealer hierarchy. Statements, reports and bills are automatically generated, and online statistics are available to

monitor dealer delinquency, repossession, charge-off and reserve information, and to offer dealer incentives.

Increased Insurance Processing Accuracy and Efficiency – Insurance data is stored and tracked online for billing insurance. Multiple insurance types can be tracked or billed separately from note amounts. Online payoff quotes automatically identify insurance portions and calculate rebate amounts. Back-dating and effective-dating features facilitate force-placed insurance and insurance cancellation with automatic financial adjustments.

Automated Bad Debt Management Process – Automatic placement of accounts in non-accrual or charge-off status is based on user-controlled parameters. The payment posting process considers account status and applies funds according to preset rules.

Revenue-Producing Opportunities

ALS Servicing Manager's feature functions provide a variety of opportunities for generating additional revenue:

Increased Speed to Market – The system efficiently, rapidly and cost-effectively creates a new tiered facility, installment, line-of-credit or indirect product using online parameters with no need for programmer intervention. These products – as combinations of multiple plans and processing options – can be introduced in hours rather than months.

Line of Business/Product/State-Specific Late Fees – Late charges can be assessed by state, allowing organizations to increase late fees to maximum amounts and facilitating expansion into new geographic areas.

Debt Protection Product Offering - Debt protection is an option that offers borrowers a way to preserve their credit rating if a specific life event (e.g. job loss, disability, or family leave) prevents them from making regular payments and is assessed through a fee at billing.

Prepayment Penalties – The system can charge an early payoff penalty to recoup origination expenses on accounts that pay off within a defined period after contract date.

Penalty Interest – Automatically increases interest income based on an individual's account payment habits.

Automated Line-of-Credit Fees – Line-of-credit processing includes automatic fee generation based on specific advance, unused balance and overline scenarios. These fees can vary by product, state or line-access type.

Automated Non-sufficient Funds Charges – Automated reversal processing includes the option to automatically assess a non-sufficient funds fee, which eliminates manual assessment, improves consistency and ensures accurate and complete fee assessment.

Insurance Offerings – Insurance income is earned using a simple interest or preset formula, and prepaid and financed insurance premiums are tracked. Insurance processing includes automatic premium calculations, unique methods for billing and payment schedules, automatic placement or cancellation notices, and automatic cancellation as borrower reaches a specified age. User exit modules are provided for state specific insurance calculations. These tools work together to maximize insurance earnings.

Securitization Capability – Sales or securitization of loan assets maximize revenue and liquidity requirements. Account selection, loan marking, sale transactions and buy backs – all online – require no programmer intervention. Programs are included to assist in selecting groups of loans for a pool. Committing and uncommitting accounts to pools can be handled online, as well as selling and repurchasing pools and individual loans. Numerous investor/trustee reports and full general ledger accounting support are included.

Maintaining Regulatory Compliance

FIS is committed to ensuring that its solutions enable our clients to achieve and maintain US federal regulatory compliance. FIS closely monitors all upcoming legislation and potential regulatory requirements that affect our clients and our solutions. FIS is committed to ensuring that our solutions provide a means to comply and proactively investigates potential approaches to the requirements that new legislation may impose.

Technology and Architecture

FIS core solutions are able to participate in a fully functional service-oriented architecture (SOA). SOA opens the door for our customers to utilize more advanced processing features found with Business Process Management (BPM) and Business Activity Monitoring (BAM). Xpress Enterprise Services is the FIS enterprise SOA solution. Xpress simplifies and standardizes integration to the Systematics core solutions and eliminates the brittleness and complexity inherent in point-to-point solutions. Through Xpress, the FIS solutions can expose business functionality through services in standard IFX messages, which can be consumed by channel and other solutions capable of interfacing via the IFX standard.

Setting New Standards with ALS

The FIS ALS suite is cut from the quality mold of FIS' market-driven products for the financial services industry. The depth and breadth of the integrated ALS package is unmatched by any vendor and extends beyond lending automation to include training, consulting, applications support, customer relationship management and professional business services.



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