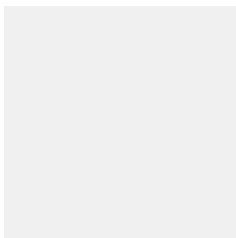
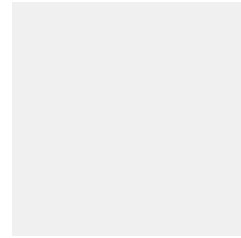
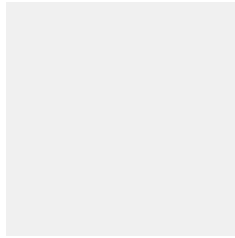
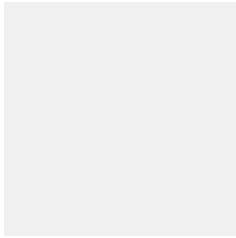


Product



Loan DirectorSM

Gain Efficiencies and Improve Loan Quality With a Comprehensive, Open Architecture Loan Origination Solution



Product

To successfully compete for quality loans, financial institutions need a process that's fast, accurate and efficient from end to end. Loan Director loan origination platform from Fiserv meets that need – delivering the technology to ensure your lending process supports your business goals and meets consumer expectations. This open architecture platform effectively handles a wide range of products, including consumer, small business, home equity and indirect loans.



Loan Director integrates all of the essential system components required for lending success – including loan origination software, decision support tools, workflow software and image capture capabilities. Through a seamless, easy-to-use loan origination platform, Loan Director supports your financial institution's lending program from start to finish.

Loan Director delivers a strong return on investment by serving many departments and roles within your organization. Individual modules support the types of loans needed to compete in today's lending environment, with each module delivering powerful, targeted capabilities. As a preconfigured solution with comprehensive features – and optional add-ons – Loan Director provides a complete, cost-effective solution.

Open, Flexible Platform

Built on SQL and XML technologies, Loan Director provides a modern, open architecture that gives you greater choice and control in implementing the related technologies that facilitate a smooth, efficient lending process. The system easily integrates with many bank and credit union account processing solutions as well as third-party applications for critical lending functions – from credit scoring and imaging, to forms, credit compliance, insurance and much more.

By facilitating seamless integrations that support your lending process, Loan Director eliminates data reentry, improves data

accuracy and boosts staff productivity from initial receipt of the application through loan booking. Loan Director provides further flexibility by delivering developer kits as well as tools that empower your staff to build custom reports, map data to your forms or develop an entirely customized internet loan application portal.

Streamlined, Customized Processing

Loan Director collects loan application data through any sales channel, then underwrites and processes the loan in seconds using powerful engines that drive your forms, credit, assignment, conditions and decisioning. Your business rules, including decisioning, can be based on any standard field, custom field or trade line, with dozens of standard lending ratios supported.

To ensure your lending process meets your business requirements, Loan Director enables customized business rules and incorporates your lending policies and guidelines for underwriting consistency. You can develop customized workflows to tailor a process that works best for your organization. An automated assignment engine sends each application to the right staff member – such as an underwriter, loan officer or loan closer – to reduce manual work, speed processing and support multiple loan queues.

Everything You Need for Streamlined, Efficient Lending Across Multiple Loan Types

Improved Efficiency and Convenience

Loan Director combines the features that make lending efficient for your staff and convenient for consumers. The system speeds and simplifies loan closing by supporting various automated signing capabilities, including signature pads, e-signatures and remote signature technology. Its intuitive design eliminates screen hopping and toggling for greater productivity and a more positive experience for staff. And the image capture capabilities of Loan Director help you move closer to a paperless lending environment – reducing paper and labor costs and making loan document research faster and simpler.

Powerful Reporting

The robust reporting capabilities of Loan Director place a wealth of valuable information in your hands. You can choose from 100+ standard reports or create your own reports with ease. Built-in reports make it easy to track loans by sales channel, providing useful insights into your loan program's effectiveness.

Cross-Selling Capabilities

Loan origination is an ideal time to offer additional relevant products or services to a new or existing borrower and Loan Director makes it easy to do. Our powerful cross-sell engine enables you to identify basic, competitive, approaching or consolidation loans – highlighting opportunities to upsell or cross-sell in order to expand relationships and drive new revenue.

Support for Diverse Loan Types

Consumer Lending

This module enables you to configure and tailor the consumer loan origination process to your needs, from credit, application assignment and conditions, to decisioning, forms and disbursement. You'll approve and fund loans faster and more efficiently.

Home Equity Lending

This module streamlines home equity loan origination and processing from application through booking. Loan Director accommodates open-end lines of credit and closed-end loans, whether fixed or adjustable rate. The software makes it easy to manage and track ordering and receipt of the third-party services needed throughout the process. System features facilitate regulatory changes, including those associated with early disclosures.

Indirect Lending

This module helps you expand your market by originating loans from car dealers and other indirect sources – with a fully automated, customized process that offers the 24/7 decisioning consumers expect, while adhering to your lending policies. The extensive dealer reserve options in Loan Director are perfect for dealer incentive programs.

Business Lending

This module allows you to offer competitive loans to business owners while ensuring your staff enforces your loan policies consistently. The software optimizes efficiencies by capturing and presenting application, financial and collateral data in user-friendly credit, decisioning and funding views.

Online Loan Applications

This module helps you attract new borrowers by enabling consumers to apply for loans online or on a mobile device, anytime and anywhere. The cross-sell engine automatically presents new loan products at the time of application to increase revenue opportunities and grow relationships.

Flexible Delivery and Unrivaled Service

Your organization will enjoy a smooth conversion to Loan Director with the help of our proven implementation process led by highly experienced teams of financial industry specialists. Fiserv also offers effective, hands-on training delivered pre- and post-conversion.

- Choose a licensed or hosted processing environment to suit your loan volume, organizational resources and other factors
- Ensure a successful deployment with a comprehensive pre-implementation evaluation of your financial institution's processes and goals

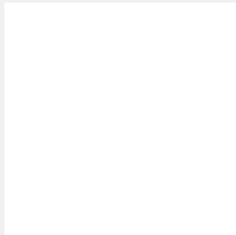
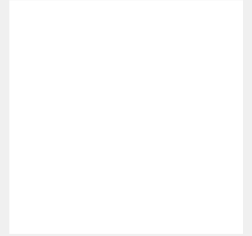
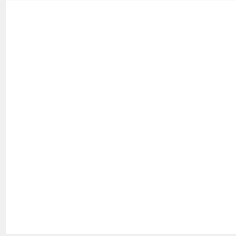
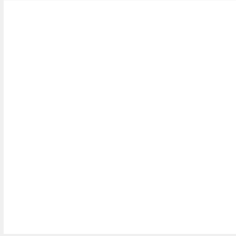
Key Benefits

- Improve loan underwriting using powerful features that drive forms, credit, assignment, conditions and decisioning
- Enjoy greater flexibility and control with a configurable workflow, customizable internet application portal and customizable business rules
- Increase revenue using our cross-sell engine to identify basic, competitive, approaching and consolidation loans
- Meet borrower expectations for 24/7 loan decisions with a dynamic online loan origination presence
- Speed loan decisioning and avoid delays through our automated loan assignment engine
- Simplify and expedite loan closing using signature pads, e-signatures and remote signature technology
- Gain insights into your lending program's effectiveness by seamlessly tracking loans by sales channel
- Improve choice and control through integration with multiple account processing systems and third-party applications
- Reduce costs, improve efficiency and minimize paper with our image capture capabilities

- Eliminate time-consuming and costly desktop software installations with the browser-based Loan Director solution and maintain the system from one central point of access once implemented
- Seamlessly integrate Loan Director with your bank and credit union account processing solution and third-party applications – gaining greater choice and control, improved accuracy and greater productivity as you avoid data reentry and application uploading
- Enjoy the flexibility of a modular design that empowers you to perform your own installations – taking advantage of additional functionality only when you need it
- Receive around-the-clock access to support through our Knowledge Center, borrower self-service website and help desk resolution center once you're live on Loan Director; these flexible options bring together the specialists, tools and technology that demonstrate the Fiserv commitment to service.
- Loan Director clients can offer product input by collaborating with Fiserv throughout the design process – brainstorming and validating system features to ensure ease-of-use and ease-of-learning

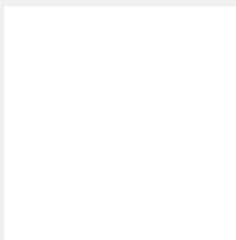
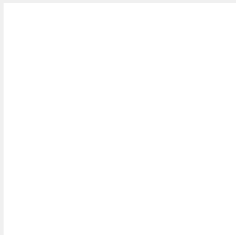
Connect With Us

For more information about Loan Director, call 800-872-7882, email getsolutions@fiserv.com, or visit fiserv.com.



About Fiserv

Fiserv is driving innovation in Payments, Processing Services, Risk and Compliance, Customer and Channel Management and Insights and Optimising. 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
fiserv.com

© 2020 Fiserv, Inc. or its affiliates. All rights reserved. Fiserv is a registered trademark of Fiserv, Inc.
Other products referenced in this material may be trademarks or registered trademarks of their
respective companies.

571204 04/20