

## Conduent Consumer Finance Solutions

A new alternative to platform hosting and maintenance.



### Conduent in consumer lending

We're one of the nation's largest application service providers for consumer loan servicing systems, supporting in excess of nine million consumer loans for our clients. We manage more than \$60 billion in consumer loan assets.

With Conduent, you can couple loan servicing efficiencies with our other consumer loan business process services — contact center, document imaging, process management and collections to achieve even greater savings advantages.

Hardware, licenses, upgrades, programming, infrastructure management and help-desk support — these are essential to consumer loan servicing and collections systems.

But in today's marketplace, unpredictable IT expenses and a strain on internal resources can make owning these systems unsustainable.

If owning and hosting software is a challenge for your business, Conduent can help you achieve the same performance and save all the costs associated with your legacy or current consumer loan servicing systems.

**We can quickly transform the performance of your loan servicing operations by rapidly implementing one of our advanced consumer finance applications with tailored features targeted to your specific objectives.**

Partnering with us for loan servicing application management, you can remove the burden of buying, installing, upgrading and managing servers and infrastructure, and shift to a demand-based SaaS approach — with flexible pricing structures so you only pay for what you use.

### Features

- Software-as-a-Service (SaaS) powered by our consumer loan servicing system
- Security, performance, availability
- Flexible service level agreements
- Industry-leading uptime and performance levels
- Maximize productivity and efficiency across the lending lifecycle

### Benefits

- Immediate cost savings (average 20-25%)
- Unlimited system scalability
- Accelerated time to market
- Fixed costs of ownership converted to variable costs
- Trained technical staff to support your development and configuration needs
- Fully customized to your needs
- You retain control

## Investing in your success



### Leasing system

Our leasing system is a full-featured lease portfolio management system designed to handle the full range of lease transactions. It features complete accounting, sales tax, property tax, and income tax reporting, with unlimited fee income tools and ACH, GL, Tax and Valuation vendor interfaces.

#### Key Features

- General ledger and tax accounting
- Enterprise hierarchies and reporting
- Centralized customer and account data
- Automated interfacing of customers/accounts
- Direct/indirect
- Flexible screens
- Custom calendars

### Contact us

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Our applications experts are committed to helping you realize measurable business value and achieve lasting return on your application investment. We'll work with you to enhance or implement your consumer loan servicing system, your collections system, or a component of either. Whatever your need, our IT applications team will work hand-in-hand with you to implement a solution that delivers exceptional results.

Along with the Leasing System listed on the left, we support these software systems:

### Consumer loan servicing system

We have an extensive network of global and domestic call center locations that specialize in financial services. Each delivers outstanding service via telephone, mail, online channels, and email.

Our hosted consumer loan servicing system supports a wide range of consumer loan products, with integrated features to automate processes and navigate the dynamic credit landscape. Convert and implement acquired portfolios faster and at a lower cost with this fully customized solution.

#### Key Features

- Managed services to ensure system quality and integrity
- Loans and lines of credit processing (multiple types)
- Direct/indirect and securitization
- Insurance, escrow, and reporting
- Extensive consumer finance experience

### Collections system

In today's economic environment, financial services firms are still challenged with delinquent dollars and customer attrition as well as persistent competition for new accounts. This makes innovative delinquency management crucial for business. With the collections system and solutions from Conduent, lenders can more effectively manage collections, not only through various stages of delinquency, but also throughout the entire charge-off or bankruptcy process.

#### Key Features

- Sophisticated customer-centric solution
- 360-degree view of each relationship
- Behavioral scoring integration
- Workflow automation
- Extensive management reporting