

## EARLYRESOLUTION® INDUSTRY-INSPIRED LENDING DEFAULT MANAGEMENT

As defaults drop, loan providers need to focus on efficiencies to reduce costs, boost customer satisfaction and speed resolution. The premiere cloud-based, industry-driven lending default management solution, EarlyResolution (ER) automates the entire process from initial contact through underwriting and settlement. Borrowers, servicers, lenders and third parties work from the same platform, streamlining complex processes and ensuring consistent service and simplified compliance efforts.

ER is recognized for advancements in:

### Collections

Drives consistent results and efficient workout plans by guiding collections counselors through calls. Borrower needs and viable workouts are constructively addressed upfront, saving over 20% in time and resources while reducing the need for future mitigation efforts.

### Workflow

Through process automation, eliminating paper and providing instant file access, Workflow typically generates a 20-25% lift through productivity gains. Staff are provided with at-a-glance dashboards and customized reporting, allowing for rapid and informed decision-making.

### Decisioning

Automated rules engines, integrated applications and a single platform for sharing documentation makes the decisioning process seamless while reducing errors. Underwriters see a 25-30% improvement in number of loans serviced while reducing decisioning times 20%.

### Self-Service

The Borrower Portal provides secure online account access and management. Required documents can be easily uploaded, and the system automatically provides users account status and progress towards resolution - reducing inbound call volume by as much as 30%.

### Compliance Reporting

Clients can manage, track and audit CFPB regulation compliance proactively, generating dashboards and reports that improve real-time oversight and allow management to monitor trends and identify gaps. A configurable toolset helps servicers keep pace with regulatory changes far faster than with competing solutions.

### Recently added capabilities include:

**Financial Calculator:** When clients have to manage financial data across different applications and spreadsheets, they increase time, effort and risk. Calculator simplifies the gathering and calculation of income and expenses, integrating with the underwriting decision engine for faster determination of loan workouts. When changes are made at the enterprise level, the tool ensures all users are working from the same rules to reach consistent decisions.

**Investor Portal:** This portal provides secure, real-time communication within the ER environment. Investors can upload documents, view case status and servicer-selected documentation, review workout terms and approve exceptions.

### About CeleritiFinTech

A leading innovator in global banking and payments systems CeleritiFinTech, a unit of DXC Technology, provides clients with end-to-end solutions and implementation strategies that meet immediate business needs while reducing cost, time and risk.

We are a thought-to-finish partner for financial services institutions, helping modernize channel, middle and back office environments while extending the useful life of, and capital investment in, current platforms. Our capabilities range from process automation, cloud migration and run-the-bank services, to delivering cutting-edge banking, payments and lending capabilities through the seamless integration of certified Fintech partners.

To learn more or to schedule a demonstration of the ER platform, please contact us at [info@celeritifit.com](mailto:info@celeritifit.com)

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