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**FUSION SERVICING DIRECTOR**

# **FUSION SERVICING DIRECTOR - COMPLETE LOAN SOLUTION**





# Fusion Servicing Director Complete Loan Servicing Solution

From loan boarding through payoff, Fusion Servicing Director streamlines the entire process to help you confidently support borrower and investor needs.



Fusion Servicing Director is the right choice to improve operational efficiency and to enhance customer service.”

## Enhance Productivity and Customer Service

Companies that utilize the Fusion Servicing Director have been able to reduce training costs, automate routine transactions while providing superior service to borrowers and investors. The key is user-friendly technology that enables you to work smarter by customizing the system to fit the way your company operates. You can easily add products and investors, while benefiting from automated integration to other systems. With the Customer Self-Service module website, reduce the number of customer support calls by allowing your borrowers access to loan information 24 hours a day, 365 days a year. Borrowers will have access to histories, the ability to request payoff statements and the ability to view ARM changes, escrow information and annual statements.

The Customer Self-Service module also allows you to reduce monthly billing costs by enabling you to send your borrowers an electronic billing statement. Your borrowers will receive an email, click on the link and it will take them to the website. On the Customer Self-Service website, they can make a one-time payment or set up automatic recurring payments via ACH.

## Easy to Implement and Use

Scalable Microsoft® SQL Server® technologies within Fusion Servicing Director support a system that can handle your portfolio and integrate with internal systems, such as predictive dialers and

a data warehouse. A comprehensive set of intuitive, tightly-integrated sections mirrors your staffing functions, making the system easy to learn and use. The interactivity and easy navigation in Fusion Servicing Director allow servicers to find information quickly.

## All Servicing Functions in One System

Fusion Servicing Director enables financial institutions to automate most servicing functions in a single system, thus eliminating the need for multiple systems and contributing to a more streamlined, exception-based process. Using a single system increases accuracy and efficiency, and improves customer service. Functionally arranged and streamlined to support residential mortgage loan servicing, it also handles most major types of loans, including:

- Residential (FHA, VA, Conventional, HELOCs, and HPMLs)
- Commercial
- Construction
- Consumer (automobiles, boats, unsecured)
- Time Shares

In addition, Fusion Servicing Director can import your new loans directly from Fusion LaserPro, the industry's most recognized compliant loan documentation system, and Fusion MortgagebotLOS, a proven mortgage origination system, as well as custom interfaces from many origination systems, which reduces time and key strokes to import new loans.



With Fusion Servicing Director, you own your data. Use it any time to cross sell to borrowers and enhance investor relationships.”

#### **Fusion Servicing Director Highlights**

- Customization within Fusion Servicing Director enables you to create custom reports and letters, at no charge.
- SQL Server Database—Scalable Microsoft SQL Server technologies support a system that can handle your growing portfolio and integrate with internal systems, such as predictive dialers and a data warehouse.
- Event Manager—The user-friendly scheduler enables users to schedule reports and letters. Users also can share and transfer data by e-mailing and exporting reports. Furthermore, you can update events on a daily or monthly basis.
- The Subservicing feature enables you to service loans for other lenders on a private-label basis.
- Customer Self-Service module enables your customers to view history, escrow, ARM information and request payoff statements online.
- The e-bill feature enables you to send bills to customers electronically and allows borrowers to make one-time only payments or schedule payments.
- Investor Self-Service enables investors to see only their data via the website, including histories and more.


#### **Streamline Processes to Manage Risk Automate routine business processes**

with the Event Manager in Fusion Servicing Director. Set up reports, letters, imports, exports and other events to run routinely in the background. Specifically designed to manage and resolve business and process exceptions. No custom coding or operator intervention is required. Servicers can use the scheduling tool for all activities, such as identifying loans with delinquent taxes and then setting up escrow account payments, or finding loans lacking insurance and automating force-placed insurance. The Event Manager also alerts you by email, pager or fax once processing is complete.

**Apply payments automatically** using advanced payment rules. Establish simple or sophisticated rules based on characteristics of the loan to drive how individual payments are applied. Accurate payment data is applied to borrower histories, used in Investor Accounting, and passed to your accounting system.

**Reduce tax rejects and manual follow-up with the county** by utilizing the automated tax line setup interface, which reduces your liability with the tax service and ensures you are paying the correct parcel. You can also choose to audit the tax records regularly by using the standard audit process with the tax services. Then automate paying your loans' tax bills using the tax service interface.

**Automate annual escrow analysis** with analysis templates to gather the loans due for analysis and apply your analysis criteria, such as how to handle escrow shortages. Perform a short-year analysis or a trial



analysis, using “what if” criteria, at any point during the year.

**Integrate other solutions with your servicing system** using the system’s many imports and exports to investors, service providers and other systems. Servicers are also able to build interfaces to other platforms. The system’s well organized open architecture and data dictionary enable servicers to add features that improve business flexibility.

**Automate the ARM adjustment process** and reduce the potential for errors. Maintain indices and ARM data at a master level to allow for quick updates to individual loans. Fusion Servicing Director uses the loan level data to calculate payment changes and automatically produce letters to notify borrowers of the change.

### **Improve Default Management**

#### **Loan Modifications**

Manage delinquencies with a fully automated loan modification process that allows the customer to lower interest rates, have multiple rates, extend the term of the loan and determine how past-due interest, fee and escrow should be handled. The system will track deferred interest and principal, and the amounts can be included in monthly bills and on payoffs.

#### **Repayment Plans**

Give your collectors all the tools they need to help bring the loans current to reduce delinquencies. The collector can tailor the repayment plan based on the customer and investor requirements.

#### **Loss Mitigation**

Evaluate whether it is possible to return the borrower to good standing and how best to accomplish that goal based on your company’s guidelines. Built-in decision support helps you analyze available information and determine the most appropriate workout and modification options.

#### **Attorney Referral**

Automate the bankruptcy and foreclosure process by utilizing the Attorney Referral interface. This interface lets you refer the loan to the specific attorney and can monitor the milestones to ensure the process is being completed within the specified timeframe.

#### **Bankruptcy**

Manage bankruptcy cases to comply with federal and state guidelines, and legal requirements. Fusion Servicing Director provides state, federal court and district guidelines, including time-schedule templates and reminders to keep you on task.

#### **Foreclosure**

Automate and track the foreclosure process from referral to foreclosure, foreclosure sale, redemption, confirmation/ratification and the recording of the deed.

#### **Claims**

Automate the claims process, including bankruptcy Proof of Claim, FHA/VA claims and investor claims to Fannie Mae, Freddie Mac and PMI.

#### **REO**

Maximize return on REO assets with tools that help manage every step of the process, including evictions, repairs and offer/counter-offer scenarios.

### **Build Relationships that Build Your Business**

With Fusion Servicing Director, you own your data. Use it any time to cross sell to borrowers and enhance investor relationships.

The system’s open architecture speeds data conversion and supports real-time integration with your existing systems, including your origination system. You can easily exchange data with other programs, including Microsoft Word®, Microsoft Excel®, Crystal Reports®, HTML and more. As a result, you can construct the reports, letters, exports and imports you need to strengthen your borrower and investor relationships.

### **Gain Management Control**

#### **Customize Reports**

Use one of the system’s 500+ standard reports or design your own using custom reporting capabilities. For example, you can automatically produce reports that remind users of tasks before they are due or predict which borrowers are likely to refinance. Other reports help you solve Sarbanes-Oxley issues by auditing loan level or global changes in the portfolio.



## About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today—spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location—from global financial institutions, to community banks and credit unions.

Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 90 of the world's top 100 banks use Finastra technology.

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