

LoanServ™: Secure Electronic Delivery with eSign

Allow Borrowers to Conveniently Access and Sign Loan Documents

With electronic delivery and eSign, you can streamline your document management processes and realize the benefits of a paperless lending environment.



Lenders and borrowers can securely and electronically exchange and manage documents, resulting in more efficient, productive and profitable transactions.

Whether you are assisting customers to work out payment terms, getting an agreement for a credit extension or approving other loan documents, making the process faster and easier helps you strengthen the customer relationship. By offering the ability to sign loan documents where and when they want, you enhance convenience and get the most value from every customer interaction.

- Customers have instant access to documents anytime, anywhere they have Internet access. They can review, electronically sign and print documents within minutes.
- Status updates confirm receipt and allow review of documents delivered

to customers. You can easily validate customer identity verification and presentment of E-SIGN consent.

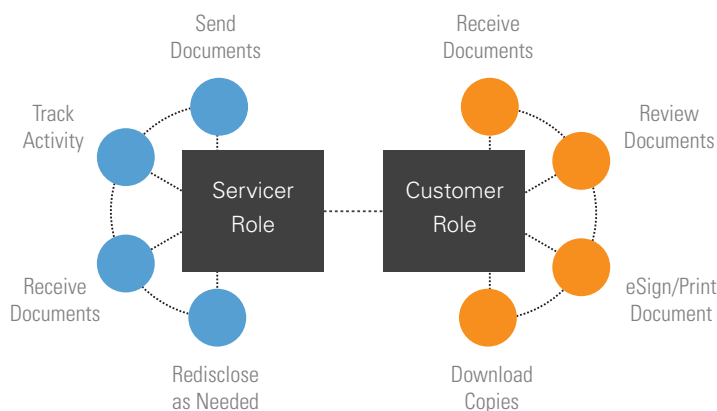
- Send automatic e-mail notification to customers when new documents are ready to view.
- Apply tamper-evident seals on all electronically signed documents.

Secure Electronic Delivery with eSign from Fiserv expedites lending and collections processes. Send documents to borrowers as quickly as you create them. Your customers will appreciate your responsiveness as you motivate them to take immediate action. In addition to completing transactions and resolving customer issues more quickly, you'll save on turnaround time and shipping and courier costs.

Customers review documents through a secure website and sign them online. All they need is an Internet connection, a Web browser and Adobe Reader®. The solution requires no proprietary downloads or plug-ins, which means your customers can review and sign documents from anywhere, at anytime.

Speed Up the Loan Document Process

Generating, printing and mailing financial disclosures, loan pay-offs and other customer information can be costly and labor-intensive. And, with stricter regulatory initiatives to protect private information, e-mail is no longer considered a secure delivery method.



Servicer and Customer Roles



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management, and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit www.fiserv.com for a look at what's next, right now.

Imagine accelerating loan documents such as promise-to-pay commitments while the customer is still on the phone. Secure Electronic Delivery with eSign helps you leverage every borrower call for maximum value to your bottom line.

Using Secure Electronic Delivery with eSign, you provide staff with a way to stay connected to borrowers. Through automatic alerts that are sent as updated documents are uploaded, and with full access to previous versions, your borrowers can review all changes in terms and agreements throughout the course of the transaction.

Control the Borrower Experience

Automatically create the borrower's login credentials the first time a document package is sent for review. ESIGN and UETA best practices are incorporated throughout the workflow, including initial and recurring identity authentication, presentation and capture of the borrower's ESIGN consent, and audit trail information for non-repudiation purposes.

Secure Electronic Delivery with eSign can be integrated into your existing borrower website and privately labeled to reinforce your consumer brand experience. You control the borrower experience, with real-time access to change the branding as well as the document information presented.

Complete Document Protection

Store all documents in encrypted format and provide access to borrowers through Secure Socket Layer (SSL) technology, which encrypts documents as they are shared between the server and the borrower's computer. The system applies a tamper-evident seal to all documents.

Based on digital signatures (digital certificates), the tamper-evident seal demonstrates that the document content has not changed since the time of signing. It serves as a guarantee for document signers and downstream parties, such as investors and auditors, who rely on the document being unaltered. Audit trails provide a history of document activity for extensive non-repudiation purposes.

Securing eSigned documents is easy, whether you need short-term storage or permanent archiving in an integrated electronic vault. Fiserv offers multiple options for downloading copies of eSigned documents to your internal document repository for day-to-day workflow or permanent storage, and we support custom integrations using MISMO-based B2B specifications from Fiserv or your own requirements.

Connect With Us

For more information, contact us at 3575 Moreau Court, Suite 2, South Bend, IN 46628, 574-282-3300 or loanservicing.fiserv.com.



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