



How to Grow Revenues and Profitability in Challenging Times

In an industry where growing revenue and increasing profitability are key to successful growth, many financial institutions are wondering how they can increase their revenues and profitability in today's challenging economy.

One way is to look into untapped loan servicing options when market conditions challenge traditional production channels. For many financial institutions, now is the time to generate more revenue by getting in front of their customers with right-time offers, including additional lending products.

Many financial institutions are investing in a technology platform that ties all of the customer's loans - including mortgages, home equity lines, unsecured lines, installment and indirect loans - together, without the limitations imposed by disparate and potentially outdated systems. By managing all loan accounts on one system, financial institutions can cross-sell new products, grow customer relationships, achieve information technology (IT) and operational cost savings, and increase efficiency.

With a loan servicing platform that manages all the nuances of today's consumer and mortgage loan products, servicing operations have distinct cost containment, product creation and customer service advantages. Financial institutions will see their IT costs drop dramatically as multiple servicing systems and wraparound technology and interfaces are eliminated.

A comprehensive loan servicing platform can also address another issue: the functionality that used to be exclusive to the traditional mortgage market is now required on the consumer loan side. Home equity product support now encompasses tiered rate structures, loans within credit lines, first-lien positions and investor accounting. Banks now need a system that combines revolving payment and interest calculation support as well as escrow and investor accounting. By using one platform to service mortgage and home

**Download the Article,
[How Can You Grow
Your Revenue and
Profitability Now,
NOW!](#)**

Fiserv is pleased to provide complimentary, value added knowledge resources that contribute to stronger consulting engagements.

**Loans Originated
Using Fiserv Electronic
Document Disclosure
Technology Now May
be Purchased by Wells
Fargo Funding**

Fiserv announced that Wells Fargo Funding, a division of Wells Fargo & Company (NYSE:WFC), will now accept for purchase loans from correspondents and brokers that have electronic disclosures and

equity lines of credit, financial institutions are in a better position to offer new product services to customers and stay a step ahead of the competition.

As you can see, there are many advantages to being able to support all types of collateral, interest and payment calculations on one platform. But perhaps most importantly, financial institutions will have the technology framework to create lending relationships that satisfy a lifetime of customers' consumer and mortgage finance needs.

Industry Resource

The article, "[How Can You Grow Your Revenue and Profitability Now?](#)" by Thomas Gorman, president of the loan servicing products business for Fiserv, Inc., discusses the key benefits of managing all loan accounts on one system. Gorman follows banks such as Guaranty Bank of Brown Deer, Wis., Dollar Bank of Pittsburgh, Pa. and Central Bancompany of Jefferson City, Mo., which have already completed the switch to back-office consolidation. He examines reasons why these banks decided to make the conversion and the overall benefits they are experiencing as a result. His findings demonstrate how other financial institutions, like these lenders, can reduce costs and increase revenue opportunities.

Fiserv Resource

Fiserv has launched the next generation of its MortgageServ loan servicing system to facilitate lending back-office consolidation. In order to provide banks with increased functionality to support today's more complex consumer loans, the Fiserv Loan Servicing Platform preserves all of the functionality of MortgageServ and adds collateral management, dealer accounting and property disposition. In addition to comprehensive mortgage loan servicing for high-volume, multi-entity lending institutions, the universal Fiserv Loan Servicing Platform also supports a full range of home equity and consumer loan products.

Fiserv Loan Servicing Platform

The Fiserv Loan Servicing Platform enables servicers to consolidate back-office functions and create one blended debt-service operation. The system's built-in tools enable lenders to define their own rules and automate tasks related to payment processing, cashiering, escrow, investor accounting, delinquency intervention, default management, private label sub-servicing and other business-critical servicing functions.

To meet the needs of a global workforce and customer base, the browser-based Fiserv Loan Servicing Platform is accessible 24/7.

With complete support for multi-entity and sub-servicing enterprises, as well as the ability to process a wide range of products and manage millions of loans, the system is the premier choice for servicers with diverse and growing portfolios.

About Fiserv Lending Solutions

Fiserv Lending Solutions is a single-source provider of end-to-end automotive finance and real estate lending solutions for banks, thrifts, credit unions, mortgage companies and captive finance companies. Fiserv software, technologies and services support the

1003s delivered, tracked and electronically signed using the Fiserv eLending technology platform.

[Read complete news release](#)

Fiserv to Release First Quarter 2008 Earnings and Host Webcast on April 30, 2008

Fiserv will announce its first quarter earnings for 2008 after the close of regular market trading on April 30, 2008. The company will also provide a live broadcast of its earnings conference call over the Internet at 4 p.m. CDT on April 30, 2008.

[Read complete news release](#)

Sovereign Bank and Fiserv Partner to Promote Environmental Benefits of Receiving and Paying Bills Online

Fiserv a leading provider of information technology services to the financial industry, and Sovereign Bank (NYSE:SOV) today announced they are partnering to help educate consumers about the benefits of receiving and paying bills online. Based on the success of last year's Go Paperless campaign with CheckFree, now part of Fiserv, Sovereign Bank and Fiserv will donate a tree for every electronic bill (e-bill) activated between April 14 and June 15, 2008.

full range of information processing and transactions necessary for effective life-of-loan management. For more information on the services offered by Fiserv Lending Solutions, please visit www.fiservlendingsolutions.com. For more information on the Fiserv Loan Servicing Platform, please e-mail Tom.matthews@fiserv.com.

[Read complete news release](#)

To learn more, contact Joan Skimmons at general_info@fiserv.com, 800-872-7882 or 262-879-5000.

Upcoming Events

Fiserv is attending these upcoming trade shows

[Payments 2008 \(NACHA\)](#)
May 18 - 21
Las Vegas, NV

[More events](#)

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