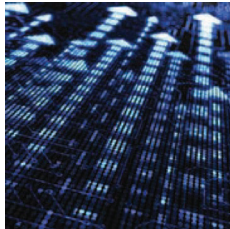


Loan Decision Manager for Credit Unions

Speed Up Your Lending Process With Automated Decisioning and Pricing



To compete in today's fast-paced lending market, credit unions need to make quick yet sound decisions. Take the guesswork out of the underwriting process with Loan Decision Manager for Credit Unions from Fiserv.

Loan Decision Manager is a customizable solution for applying consistent decisioning and pricing rules to your loan process. Based on a variety of credit union-specific parameters, Loan Decision Manager provides automated pricing and approval decisions to help you streamline and speed up underwriting.

Automated for Consistency

No longer will your lending process depend on manual calculations and credit reviews by your staff. Loan Decision Manager does the work for them – based on the rules that you specify. By programmatically applying credit union-specific parameters to decision and pricing determinations, Loan Decision Manager eases the minds of management and lifts the burden from loan personnel. You can be confident that your credit union is making consistent, informed lending decisions.

The system decisions each application based on all included applicants – not just two applicants like a typical credit report pull.

And you have the ability to apply floor rates so that your quoted price never falls below a certain value, as well as ceiling rates so the rate never exceeds your set maximum.

Flexible to Fit Your Process

Loan Decision Manager contains a robust rules library to make setting up your parameters easy. With the flexibility to customize decision package rules to meet your credit union's specific underwriting process, you can ensure that each decision meets your institution's standards.

The application gives you the ability to price loans using a multitude of rate qualification factors, as well as supporting interest rate adjustment – discounts or premiums. Your staff can also request multiple decision and price requests per application.

Save Time, Money and Rework

With Loan Decision Manager, it will take less time to make decisions and price loans, resulting in more applications decisioned and priced each day.

Automated field population reduces manual data entry, and automated pricing removes the possibility of keying errors that can occur when lending personnel enter rates. Also, your staff members no longer need to manually calculate and apply discounts or premiums when figuring the price of a loan.

Whether you change rates daily, weekly, monthly or following any other schedule, your credit union has the ability to manage rate changes. Rates can be set to take effect on the date and time selected by



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the credit union board. This ability to manage your own rates saves time and allows the credit union to act immediately.

The application provides your staff the ability to re-use credit reports to price and/or decision new or existing loans, which cuts costs for the credit union. In addition, your staff can create “what if” scenarios, sparing your credit union the expense of pulling multiple credit reports.

Integrated for Seamless Functionality

Loan Decision Manager is fully integrated with Loancierge® for Credit Unions from Fiserv and Virtual Branch®: Loan from Fiserv, providing your staff a familiar, seamless work environment.

All returned values are automatically populated into the appropriate Loancierge system fields, and the decision history is retained in Loancierge for every requested/returned decision on an application.

The application retains a full decision history, which is displayed on the Loancierge Decision Summary screen for easy researching. The credit union has the ability to trace every rule and whether it passed or failed by viewing the returned recommended decision reasons. Your staff also has access to view the request and response XML for each decision.

Key Benefits

- Maintain your own rates – base rate, margin, fixed rate, floors, ceilings, discount, premium rates, adjustment descriptions, paper grades, credit limits, max loan amounts and more
- Automate decision and price recommendation process – no manual intervention required
- Select from a robust rules library
- Customize decision package rules to meet your credit union’s specific underwriting process
- Price loans using a multitude of rate qualification factors, as well as supporting interest rate adjustments
- Apply floor and ceiling rates so price does not fall below or exceed a specified value
- Reduce expenses by re-using existing credit reports for new or existing decision/price requests and “what if” scenarios
- Request multiple decision and price requests per application
- Research request/return values for every rule processed to determine whether rule passed or failed
- Decision applications based on one, two or more – not just two applicants like the typical credit report pull
- Fully integrated with Loancierge for Credit Unions and Virtual Branch: Loan



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