**Comparalytics**

Ensure Loans Are Complete, Accurate and Saleable With Automated Audit Reviews

Manual data verification and auditing during loan origination, post-close reviews and servicing onboarding is a time-consuming, costly process that continues to become more challenging with ongoing regulatory changes. Let Comparalytics from Fiserv ease the burden for your institution.

Efficiency and data accuracy are critical elements when performing loan origination, post-close audit reviews and onboarding loans to a servicing platform. “Stare-and-compare” processes are essential to verify document and system information during the loan origination process to produce high quality loans, reduce risk and address demanding compliance regulations. For servicers, it’s equally important to validate the data being onboarded to ensure the data being received from the seller accurately reflects the current status of the loan with the borrower.

In addition, continual regulatory changes to protect borrowers (such as the Consumer Financial Protection Bureau (CFPB) and the Truth in Lending Act, Real Estate Settlement Procedures TILA-RESPA Integrated Disclosure rule (TRID) are driving up operational costs, requiring greater scrutiny on loan-level reviews and increasing risk for RESPA Cures and loan buybacks.

**Efficiency Through Automation**

Comparalytics takes the manual data review audit processes out of the hands of operational personnel and automates them, giving you the accuracy, efficiency and confidence you need to save your institution time and money.

Comparalytics gathers data from all line of business sources and compares it with content found on electronic documents associated with the loan, such as signed legal documents, to ensure that loan units are complete, accurate and saleable. The solution works in conjunction with any document repository and line of business core system.

Comparalytics, when paired with Intelligent Content Recognition from Fiserv, offers some of the highest automation rates in the industry for automatic document classification, data extraction and data comparisons. With automatic reviews for origination, onboarding audits, and Active Risk Manager (ARM) and reset audits, you can minimize data issues associated with RESPA Cures, foreclosures, buybacks and consumer complaints, as well as increase the value of loan portfolios for resale.

**User-Friendly for Fast Implementation**

Comparalytics easily integrates with loan origination and loan servicing systems to ensure data synchronization across all line-of-business systems. Implementation is fast, so your institution can begin benefiting from the solution quickly.
Put the Power of Fiserv to Work for You

Comparalytics is a component of LoanComplete™ from Fiserv, the life-of-loan solution suite that ensures compliance and automates time-consuming processes through enhancements to your existing loan origination, loan servicing and regulatory compliance systems. Integrating Comparalytics with other Fiserv lending solutions creates an unbeatable combination of functionality and productivity.

Fiserv delivers the tools you need to enhance your lending practices through significant time savings, reduced document storage costs, accelerated lending processes and improved customer service.

Connect With Us
For more information about Comparalytics, call 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit fiserv.com and fiserv.com/speed to learn more.

Key Benefits
• Processes loans more quickly and efficiently to dramatically increase productivity and profitability
• Increases the value of loan portfolios for resale
• Automates the review and analysis of loan origination system and servicing data to original document data to ensure data accuracy
• Reduces costly and error-prone manual reviews during loan origination and prior to onboarding newly acquired or serviced loans
• Minimizes data issues associated with RESPA Cures, foreclosures, buybacks and consumer complaints
• Reduces costs with improved processor efficiencies, as manual reviews are limited to exceptions

Comparalytics

Validates data from LOS, Loan Servicing Systems and other LOB applications to ensure system-wide synchronization

Validates data from document to document within the same loan folder to ensure consistency
• Increase data integrity between documents and across systems
• Increase loan velocity by minimizing manual processing and reducing errors
  ○ Can reduce manual processing 80%
• Facilitate compliance by reviewing and validating 100% of your loan files critical data elements

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