Common Origination Platform™
Automated Loan Origination Processing and Intelligent Business-Rules Management in One Unique System
The new lending landscape requires that lenders be tuned-in to current market conditions to remain both customer-centric and profitable. Your organization must be able to continually deliver innovative products and services while adapting to rapid expansion and contraction of technologies and human resources.

Common Origination Platform from Fiserv offers the perfect combination of intelligent processing automation, designed with a next-generation, sophisticated technology architecture. This powerful solution provides you with intuitive tools to mitigate risk and respond more rapidly to changes in the industry and in your business.

Using Common Origination Platform, you have access to a single customer view across lending channels and products including mortgage, consumer, home equity and business. With data about your customers in one place, regardless of the point of origination or loan type, you can reduce risk, gain processing efficiencies, take advantage of cross-sell opportunities and use information more effectively across the enterprise.

Common Origination Platform enables your organization to:

- **Reduce Costs** – Lower your total cost of ownership, including financial costs per loan, through process improvements and single-platform processing and system support across multiple channels.
- **Simplify and Standardize Compliance** – System tools let you establish security, create rules to ensure process consistency and control, and minimize financial and legal threats to your business.
- **Increase Efficiency** – Consolidating loan production and management across origination channels, departments and service providers offers a clearer picture of your financial position, operational performance and customer opportunity.
- **Mitigate Operational and Regulatory Risk** – Maintain and make regulatory changes to one system versus multiple systems. With Common Origination Platform, simultaneous implementation of regulatory changes enables you to update pricing and regulatory documentation instantly across the entire platform. All testing to verify compliance with the new requirements is performed only once.
- **Know and Serve Your Customer** – Single views of customer accounts ensure that you are offering the best products to meet your customers’ needs. In addition, providing tailored scenarios to customers gives your originators the opportunity to clearly explain product options and loan terms.
Three Functions on One Unique Platform

Common Origination Platform can advance your overall business strategy. It is a system focused on ease-of-use and flexibility.

Loan Origination

Common Origination Platform allows you to manage, deploy and use origination workflows, screens and data collection policies, processes and procedures without generating a single line of code. Business users can set up processes across channels, users, departments and products without IT support and with the requisite controls and history tracking to safely implement changes.

Automated loan processing functionality and enhanced workflow of Common Origination Platform offers:

- Interfaces built into the platform as a part of the workflow and productivity tools, giving users faster access to their routine business functions
- Object-oriented and role-based security structure to manage:
  - Workflow
  - Screen
  - Data collection and access processes
- Intuitive screen design and interface objects to simplify user workflows

Business Rules Management

With Common Origination Platform, Fiserv has brought intelligent business rules management to a loan origination solution. Deep integration to an enterprise-level rules system reduces risk while increasing flexibility. Matrix Data Manager, a self-contained rules engine, lets you establish security and processes according to the needs of your business, and deploy capabilities and functions according to user roles and responsibilities. You increase operational effectiveness and enforce compliance requirements, while individual users enjoy a streamlined productivity tool.

Specific business-rules functionality includes:

- Intuitive, easy to upload spreadsheet-based decision-matrix structure that quickly and easily manages product guidelines and pricing
- Workbench with scheduling capabilities that manages all changes
- Audit history and comparison capabilities that manages decision matrix versioning
- Role-based security that ensures that changes can only be performed by authorized users

Third-Party Service Connectivity

Common Origination Platform allows for ease of support with one system to maintain and to implement. The system leverages industry standards, enabling you to rapidly deploy integration to services, core processing systems and other key technologies.
Common Origination Platform offers seamless interaction with vendor partners and third-party providers, including:

- Platform architecture that reduces IT development and infrastructure
- Data standards that reduce time-to-market integration
- Industry-standard architecture and tools that simplify application management and maintenance
- Built in “hooks” that help create lender-specific business system integrations

**Single-Platform Technology**

Technology that separates loans into distinct functional silos can be a barrier to driving down operational, implementation and support costs. Common Origination Platform enables your institution to add loans to your portfolio while reducing disparate technology systems and redundant interfaces. Efficiencies are created when the same processes are applied to all loans.

Common Origination Platform is designed to provide the best in business capabilities, powered by strong underlying technology architecture. Component-based/web-based open architectures, core business rules management, easy integration with existing technology, and XML objects are among the best practices guiding business applications for this powerful solution platform.
Intelligent Loan Origination for Financial Industry Leaders

Fiserv has successfully introduced ten generations of loan origination systems into the marketplace within the past 15 years, providing products and services to more than 500 clients. We have averaged 60 implementations per year over the past five years, while improving our client satisfaction ratings year-over-year.

Connect With Us
For more information about Common Origination Platform and our complete suite of lending software and services, call 800-872-7882, email getsolutions@fiserv.com, or visit www.fiserv.com.

The Common Origination Platform Advantage:

- Effective implementation of regulatory changes: Updates pricing and regulatory documentation simultaneously across the entire platform.
- Browser-based deployment: Loan officers, management and technical resources with the correct login credentials can access the application 24x7 from any location with an Internet connection— for anytime, anywhere loan production.
- User interface: User interface development tools such as Ajax provide a richer user experience. Object-oriented interface components offer a greater range of management options.
- Web-based open architecture: The system’s native use of XML objects ensures efficient processing and use of system data both within the platform and in transactions to external business systems and services. By utilizing a service-oriented architecture, function-specific components can be created and implemented without impact to other areas of the system.
- Deployment: Fiserv offers several cost-effective deployment options based on available IT resources and/or organizational business strategies. These options include hosted deployment in a Fiserv data center, transaction-based with the lender’s environment and a licensed model.

Common Origination Platform offers comprehensive loan origination support with efficient process automation and configurable, permission-based workflows. Business Rules Management enables you to intelligently manage products and guidelines. Intuitive service integration allows for easy interaction with service providers while reducing IT maintenance and accelerating time to market.
About Fiserv

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.