Product

**EasyLender® Consumer Commercial IDM**
Comprehensive Loan Origination and Processing Software with Intelligent Document Management
**Product**

Are you looking to connect your institution to the future of loan origination software technology? Do you need to facilitate cost reductions and processing efficiency via interfaces with your core processing system and other industry-leading products and services?

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**End-to-End Loan Origination for Today’s Lenders**

EasyLender Consumer Commercial IDM from Fiserv delivers a comprehensive loan origination software solution using state-of-the-art dynamic document technology to manage all of your consumer, home equity and commercial loan products with unprecedented speed and accuracy. EasyLender Consumer Commercial IDM offers Intelligent Document Management, which reflects its ability to create unique, accurate and fully warranted loan documents for every loan—regardless of complexity.

A complete, scalable LOS, EasyLender Consumer Commercial IDM has been designed from the ground up to run under Microsoft® Windows® operating systems. EasyLender Consumer Commercial IDM adds value to your business and helps you gain a competitive edge through:

- Industry-leading flexibility, speed and ease-of-use
- Integration to a wide range of systems and third-party service providers
- Reduced turnaround time
- Lower training costs
- Improved efficiency and productivity
- Rapid development of 50-state-compliant loan products
- Comprehensive management reporting
- Excellent customer support from Fiserv

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**System Capabilities: A Robust Solution Set**

EasyLender Consumer Commercial IDM provides powerful and easy-to-use loan origination capabilities. From qualification through closing, EasyLender Consumer Commercial IDM enables you to originate consumer, home equity and commercial loans with industry-leading speed and efficiency. Boost your profitability by accurately disclosing complete credit life and disability premiums and simplify document creation and maintenance with intelligent document management functionality. It’s an affordable, yet sophisticated lending solution that helps increase loan volume and improve customer service.

**Comprehensive Product-creation Functionality**

EasyLender Consumer Commercial IDM provides the flexibility you need to create and quickly deploy new loan products. The software’s intelligent document management capabilities enable you to perfect any loan transaction with speed, accuracy and full compliance in all 50 states.

**Easy to Learn and Use**

EasyLender Consumer Commercial IDM makes the lending process more efficient than ever. Its intuitive interface is easy to learn and understand, and helps reduce the training time needed to gain proficiency. The system’s product-definition features enable you to quickly create and deploy loan products that meet you and your customers’ needs.
A powerful search engine enables you to rapidly locate any loan, and easy navigation capabilities give you immediate access to any phase of the loan process. In addition, dynamically generated documents greatly reduce the effort involved with document creation and maintenance.

**Unique Flexibility**

A powerful capability of EasyLender Consumer Commercial IDM is its flexibility. System options, loan products and security levels can be configured to meet your unique business needs. User-defined data fields can be added to virtually any screen. And EasyLender Consumer Commercial IDM works well in stand-alone, LAN, WAN, Citrix® or Windows Terminal Services environments.

**Complete Functionality**

Create both amortizing and non-amortizing products with a broad spectrum of payment and calculation methods for consumer, home equity and commercial loans. Payment methods include:

- Regular installment
- Installment-level payment and installment balloon
- Single and skip payment
- Irregular payment (commercial loans only)
- Interest-only
- Fixed principal plus interest
- Free-form (commercial loans only)
- Lines of credit with a variety of payment methods

**Easy Applications**

It’s easy to complete loan applications with EasyLender Consumer Commercial IDM. The system’s intuitive menu bar enables one-click loan type selection, with convenient buttons for consumer, home equity or commercial loans. The software’s built-in calculations and edits save time and improve accuracy by automatically entering preset product data and previously captured customer information.

**Fast Quotes**

With Quick Quote functionality from EasyLender Consumer Commercial IDM, you can give your customers accurate on-screen or hardcopy payment quotes—including disclosures, amortization schedules and credit-life information—with only a few keystrokes. If something changes, just recalculate and print a new quote in seconds. And all the information transfers directly into the loan application.

**Internet Connectivity**

EasyLender Consumer Commercial IDM enables you to create a profitable Internet-based lending channel. With our optional e-commerce module, you can electronically download home-equity loan applications directly into EasyLender Consumer Commercial IDM from a variety of input sources including websites and third-party point-of-sale systems.
Access to email and the Internet is just a mouse click away; your browser and email applications can launch from within EasyLender Consumer Commercial IDM.

Intelligent Document Preparation
EasyLender Consumer Commercial IDM provides an intelligent document engine that analyzes loan data and determines the documents needed to perfect a loan. Document-selection logic determines which documents are required for each entity and collateral type; and a list of all documents is provided in a fully warranted loan summary.

Dynamic Documents Boost Productivity
- Dynamically created documents: No more missed check-boxes or overly generic language. The integrated dynamic-document engine intelligently interprets the loan data you enter to create accurate and compliant documents that are unique for every loan.
- Static documents: Some governmental regulations prohibit certain documents from being dynamically created. That's why EasyLender Consumer Commercial IDM also provides the static documents you need to perfect loans, such as UCC, title documents and IRS forms.
- Correct and concise loan-repayment language: Using loan-specific data, EasyLender Consumer Commercial IDM creates specific and accurate loan-repayment language for each loan product your organization offers.
- A full compliance warranty: Documents created by EasyLender Consumer Commercial IDM are fully covered by the industry's most comprehensive warranty.
Multi-state originations are also supported, with guaranteed federal and state compliance. And you can quickly create custom documents to suit your unique business needs. For example, the application’s Word-merge functionality enables you to create Microsoft Word® documents from within EasyLender Consumer Commercial IDM and incorporate information from hundreds of data fields.

Helpful Utilities

EasyLender Consumer Commercial IDM includes a selection of helpful utilities to make you more productive. For example, with the convenient, built-in Card File, you can store an unlimited number of frequently used addresses and contact files, saving you from having to re-enter the same information in each new loan. Handy pop-up calendars and worksheets also help speed the data-entry process.

Flexible Collateral Types

EasyLender Consumer Commercial IDM accepts almost any type of collateral from almost any source, including multiple collateral items and mixed collateral types—and collateral types are fully configurable. Depending on loan type, supported collateral includes:

- Titled vehicle (including autos, trucks, boats, RVs, mobile homes and manufactured homes)
- UCC (including chattel property, inventory and more)
- Securities (stocks and bonds)
- Deposit accounts (savings or CDs)
• Real estate
• Preferred ship mortgage

**Accurate Credit-Life Calculations**

EasyLender Consumer Commercial IDM calculates multiple types of state and company-specific credit-life and disability insurance options, including net and gross credit life. Both decreasing and level credit life are supported, and all periodic payments with credit life are calculated on a monthly frequency.

**Powerful Reporting Options**

A broad selection of standard reports is available through our built-in reporting system. For example, on a commercial loan, EasyLender Consumer Commercial IDM can report on all company owners, partners and officers, as well as asset, liability and P&L data. And for maximum flexibility when creating custom reports, The application supports any Open Data Base Connectivity (ODBC) compliant, third-party report writer. Standard system reports include:

• Application volume
• Adverse action
• Approved/not closed loans
• Closed loans
• Decision performance
• Pending applications
• System administration (several reports)

**Links to Credit Bureaus and Auto-Decisioning**

EasyLender Consumer Commercial IDM interfaces to the industry’s leading credit bureaus, and can also be integrated with state-of-the-art automated credit-decisioning capabilities for consumer and home equity loans. To enable more effective credit decisions, EasyLender Consumer Commercial IDM consolidates credit data and displays a complete borrower financial summary, including income, debt, collateral values, debt ratios and other payment and stability factors. Credit information can be transferred automatically into the loan application, which saves time and helps ensure data accuracy.

**Complete Compliance**

Concerned about FACT, HMDA, HOEPA and RESPA? EasyLender Consumer Commercial IDM gathers necessary data and creates the reports you need to keep your organization in compliance with governmental regulations. For example, the HOEPA test is automatically executed when the borrower’s truth-in-lending disclosure is created. In addition, EasyLender Consumer Commercial IDM gathers all HMDA data from the loan application, storing it in a special file for electronic submission to regulatory agencies by using the included HMDA RELIEF product from QuestSoft® or the HMDA reporting tool of choice.
If you also use EasyLender® Mortgage, you can do combined HMDA reporting for both systems with the application’s built-in HMDA RELIEF functionality.

**Electronic Document Delivery**

Save time and money by delivering loan documents electronically with EasyDelivery. Instantly send loan documents to borrowers, other EasyLender Consumer Commercial IDM users and business partners. EasyDelivery compresses and password protects the files that can be transmitted by email as an attachment. For additional security Fiserv offers Secure Lending, which posts documents to a secure website for your recipients. Recipients can easily access, view and print documents using the free viewer software.

**Convenient Closings**

EasyLender Consumer Commercial IDM provides a wide range of closing capabilities. Closing functionality is built around an automated process that collects and calculates all information needed for closing document preparation. For easy disbursements, the software provides the ability to write checks.

**Helpful Document Management**

EasyLender Consumer Commercial IDM tracks documents throughout the loan process and provides a comprehensive series of reports that simplify the monitoring of loan activities.

**Excellent Support**

When you select EasyLender Consumer Commercial IDM, you join the Fiserv client family. As a Fiserv client, you enjoy industry-leading customer service and you become part of an active software user group, complete with regional meetings and a dynamic annual client conference. You can call for support with confidence, knowing that your Client Services team is made up of lending professionals who understand both your software and your business needs.

**System Interfaces**

EasyLender software is designed to interface with a wide range of business-related systems and services. The EasyLender Consumer Commercial IDM relational database architecture is fully compliant with ODBC interface...
standards, enabling you to easily interface with other ODBC-compliant software applications—such as Microsoft Word, Excel® and Access®.

Interfaces with Industry Solutions
EasyLender Consumer Commercial IDM links to a wide range of lending- and business-related applications, including document imaging solutions, credit bureaus, credit auto-decisioning systems, automobile-valuation services, electronic document-delivery systems and much more.

Integration with Core-Processing and Loan Servicing Solutions
One of the greatest business advantages of EasyLender Consumer Commercial IDM is its ability to integrate with core-processing and loan servicing systems. Through its many optional interfaces, EasyLender Consumer Commercial IDM enables two-way data exchange of loan and customer-related data with popular host systems. Because customer data and completed loan information are automatically transferred between systems, you save time on every loan. In fact, clients report a time savings of between 15 and 45 minutes per loan.

Integration with EasyLender Mortgage
EasyLender Consumer Commercial IDM is the perfect complement to the EasyLender Mortgage system. Common standards in user interface design ensure consistent ease-of-use and rapid cross-training. The two solutions share a common architecture and can run on the same hardware, software and network platforms. If your organization licenses both solutions, this common architecture enables you to report against both systems (including combined HMDA reporting). And you can easily and quickly copy loan data between systems.

System Benefits: A Competitive Advantage
EasyLender Consumer Commercial IDM is the industry’s most advanced solution for consumer, commercial and home equity loan origination, processing and closing. Select EasyLender Consumer Commercial IDM to gain significant business benefits.

Unbeatable Efficiency and Productivity
Enjoy the speed and convenience of streamlined loan processing and dynamic document management. The application reduces turnaround time and boosts your lending efficiency. Loan officers no longer have to spend time defining the documents needed for each product offering—the software handles that function automatically.

Increased Profitability
Develop profitable new loan products quickly and with less risk. For example, you can instantly create compliant documents for new home equity line of credit (HELOC) products—without the cost and delay of custom document development.
EasyLender Consumer Commercial IDM is designed to interface with a wide range of Fiserv and non-Fiserv systems and services, including web-based front end systems, core-processing solutions, credit-reporting services, document-imaging systems and much more.

Unprecedented Control
The system is built around an advanced, single-database architecture that is ODBC-compliant. Its flexible, user-defined system-security capabilities enable you to create advanced, multi-level security profiles (including lending and approval limits) for each user and loan type.

Advanced, Scalable Technology
Get the speed and convenience of streamlined, dynamic loan processing. With n-tier print services and XML-based messaging, EasyLender Consumer Commercial IDM is a scalable solution that grows with your business.

Complete Lending Automation from Fiserv
Whether you are a portfolio mortgage, home equity, consumer or commercial lender, EasyLender Consumer Commercial IDM provides comprehensive lending automation from application through closing and beyond. With its robust integration to a wide range of third-party systems and services, EasyLender Consumer Commercial IDM delivers end-to-end lending solutions that streamline and accelerate your lending business processes.

Connect With Us
For more information about our lending software solutions and services, contact 800-872-7882, or email getsolutions@fiserv.com.
About Fiserv

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management, and Business 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.