

# Loan Servicing Solutions

## Reduced Cost, Secure and Efficient

**Administering loan programs can be a financial and operational drain on any federal agency.** Finding time and resources to manage strategic and other operationally intensive functions can be a challenge. If you're looking for a turnkey solution and a partner to manage one or more of your loan servicing business processes, you can confidently rely on ACS. For decades, ACS has performed loan servicing for commercial, state, local and federal government entities delivering service, quality and improved performance through fully customizable solutions backed by the latest technology and industry experts.

ACS offers lending solutions to meet your unique needs. With our end-to-end third party lending expertise, we provide loan solutions from origination to liquidation in areas such as: student and mortgage loan servicing.

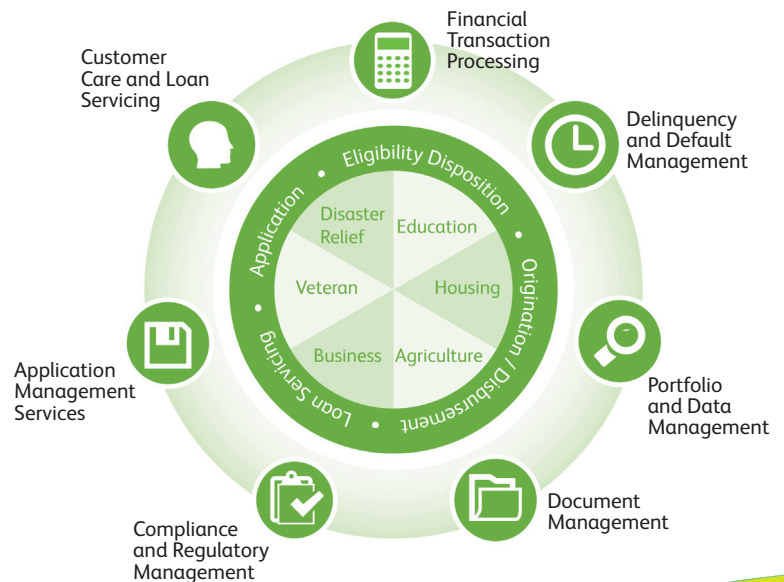
When it came time for the U.S. Department of Education to overhaul the Direct Lending program, they turned to ACS to design, implement and maximize core processes in order to meet the challenges in an evolving political landscape. When major banking institutions found themselves in need of minimizing their default risks, they turned to ACS to implement core default management processes that would stabilize their portfolio investments. When a top-tier auto lender needed to find a way to improve stability, security and tracking issues in their loan servicing, they turned to ACS.

### Our Value to You

Decades of expertise in managing critical loan servicing and portfolio management; even with the most complex of program requirements.

- Expertise and technology solutions that allow you to focus on core agency needs while we focus on assuring the reliability and security of your internal processes.
- Customizable solutions that maximize outcomes and recovery while mitigating risk and delivering value to your agencies fiduciary needs.
- Access to performance and benchmarking data allowing your agency to confidently adapt to evolutions in industry standards and political and economic climates.
- Confidence that your customer's needs are being met at every step of the loan servicing lifecycle and SLAs unparalleled in commercial and government servicing.
- Unparalleled and awarded expertise in data integrity, industry compliance and quality assurance.

### ACS Loan Servicing Offerings



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## CapLoan Servicing Solutions that Matter to Your Customers

Achieving the highest level of constituent satisfaction is a primary objective for every government agency. ACS has been providing services and innovative and proven technology across multiple industries that engage and deliver customized solutions for over two decades. Our customer care solutions meet the most rigorous requirements while maintaining flexibility and customization. Keeping customers engaged and on-target throughout the loan lifecycle is the key to a successful loan servicing program.

Whether your customers prefer the comfort of speaking directly with our Universal Agent's or the freedom and flexibility to perform self-service functions through web or mobility based technology, we have solutions to meet their needs. Our talented professionals will assist your customers every step of the loan lifecycle.

We also assure you peace of mind through Service Level Agreements (SLAs) coveted by our clients and competitors.

## Loan Servicing Solutions that Protect and Grow Your Portfolio

ACS has long served the financial needs of commercial and government clients. Our loan servicing expertise incorporates real-time transaction services designed to improve portfolio performance and asset management. A leader for decades, ACS prevents delinquency and implements supplemental due diligence programs to assist lenders in the management of delinquency and default. These programs include customized communication strategies, early intervention, and data-driven outreach to reduce default rates. Protecting the portfolio also means that the challenging regulatory and compliance requirements faced by government agencies must be exceeded. ACS has comprehensive processes and the subject matter expertise for identifying and assuring that quality and compliance regulations are always at the forefront of any solution.

## Loan Servicing Solutions that Assure Efficiency and Cost Reduction

Running, managing and maintain a loan servicing solution in-house is a costly undertaking. Hardware, IT infrastructure, system upgrades, programming and help-desk support, IT analysts, daily management, document management and customer care—each one is an integral component of a successful system, but also an ongoing and unpredictable drain on your organization's time, money and resources. One of the most daunting challenges facing agencies today is the management of valuable documents and data. Likewise, improving efficiencies in processing financial transactions is another key element to successful cost containment. ACS is the leader in document management and data services, as well as providing financial services solutions to both commercial and government agencies for decades.



- Help desk services
- Comprehensive reporting and monitoring
- Issue resolution/ escalation processing
- Self-service support
- Bankruptcy tracking and charge-off
- Title tracking
- Processing/underwriting credit applications
- Title tracking
- Loan origination processing
- eServices for eBilling/ payment, online mailbox

- Application and pre-approval application processing
- Escrow management, tax and treasury services
- Receivable, payable, and overdraft processing and fund tracking
- ACH, pay.gov, aggregator and other 3rd party payer management
- EFT and EPC solutions
- Treasury/cash management analysis
- Reconciliations
- Customer billing
- Financial controls/audits

- Default propensity modeling and behavioral scoring
- Inbound/outbound call center and eService programs
- Extensive analytics and risk mitigation analysis
- High balance account monitoring
- Relationship management with private collection agencies
- Treasury offset program
- Loan counseling
- Asset recovery and remarketing
- Educational awareness

- Portfolio performance analysis
- Business intelligence reporting and dashboard tools
- Risk management
- Data mining and system integration tools

- Quality control audit and tracking
- Fraud, waste, and abuse audits and mitigation
- Fair lending, disclosures, and document compliance

- Loan servicing system enhancements
- New loan system implementation(s)
- Low cost conversions for new/acquired portfolios
- Workflow automation tools
- Extensive analytics
- Helpdesk solutions

- Mailroom services
- Loan review and file creation
- Scanning, indexing, imaging and processing of inbound correspondence
- Input processing and tracking from web forms, barcodes, and other sources
- Workflow queue processing
- Quality control image sampling
- Storage, retrieval and destruction

## Contact Us

ACS Government Solutions  
 8260 Willow Oaks Corporate Drive  
 Fairfax, Virginia 22031  
 E-mail: [acsfederal@acs-inc.com](mailto:acsfederal@acs-inc.com)



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