



IBM ECM to Modernize Loan Processing

Overview

- *Are you interested in increasing loan sales production and closure rates while maintaining or lowering the cost per loan?*
- *Are your loan costs above the Industry benchmarks due to a dependence on paper based processes or manual non-integrated processes?*
- *Are loan file management issues making causing your service levels to be sub par?*
- *Have you leveraged the investments in enterprise content management and business process management across the entire loan life cycle, from production to servicing?*

Time consuming paper and manual intensive processes combined with front end loan origination systems that do not integrate with back end loan service systems can result in loss of process control and poor loan data integrity. Lenders need to streamline, automate and control the lending processes and information across all lines of business – Consumer, Commercial, Mortgage, Credit Card – to address compliance and regulatory issues, improve the customers' experience and maintain a competitive edge.

While many loan origination solutions are tailored only for a specific LOB, customer, product and/or channel, IBM ECM solutions help you incorporate enterprise wide business process management to effectively streamline, automate, control and accelerate business processes to address every step in the entire loan origination and loan servicing processes.

IBM loan processing solutions drive great value for our Financial Service customers by leveraging a complete SOA based Enterprise Content Management (ECM) and Business Process Management (BPM) framework implemented in

conjunction with existing legacy software applications. Each automate process improves overall productivity and cost efficiency on an ongoing basis and enables sharing of content across Lines of Business whenever it is required.

Features & Benefits

IBM ECM and IBM BPM Solutions

IBM can help lenders replace paper-based lending processes with digital processing, enabling the lenders to dynamically respond to market changes and scale operations better around a volatile interest rate environment.

By leveraging IBM ECM and BPM solutions, Lenders can increase origination volume while flattening labor costs. Loan processing costs can be reduced and information currently locked away in disparate line of business silos can be integrated and accessed when ever needed during the entire life time of the loan.

Plus, record keeping can be automated for consistent compliance with regulations and corporate governance.



About IBM ECM

IBM's Enterprise Content Management software operation enables the world's top companies to make better decisions, faster. As the market leader in content, process and compliance software, IBM ECM delivers a broad set of mission-critical solutions that help solve today's most difficult business challenges: managing unstructured content, optimizing business processes and helping satisfy complex compliance requirements through an integrated information infrastructure. More than 13,000 global companies, organizations and governments rely on IBM ECM to improve performance and remain competitive through innovation.

More information about how IBM can address the needs of Financial Markets can be found on the IBM web sites.

[IBM Solutions for Financial Markets](#)

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