



CSC

LENDING SERVICES

ACHIEVE CRITICAL GOALS WITH CONFIDENCE

TAKE YOUR BUSINESS TO THE NEXT LEVEL

- Streamline Business Processes
- Boost Productivity
- Improve Speed to Market
- Reduce Business Risk
- Lower Costs
- Increase Capital

Whether you're climbing to the next level of growth or struggling with lower profitability, CSC's innovative lending services can help control your costs and risks. Our cost-effective business model and rock-solid services will help you reach the top with confidence.

Over the last four decades, CSC has established the highest standards for private-labeled, third-party servicing. Banks, lenders, manufacturers and dealers reach for us when they need to boost agility or free up resources. They trust our people, processes and technology to accelerate business directives and reduce risk. We manage your business operations like they're our own.

CHOOSE DELIVERY AND PRICING THAT FIT

When you choose CSC's lending-related services, you get away from fixed costs for associated hardware, staff and facilities. Instead, pick what you need from our flexible menu of services, and benefit from our flexible pricing options. Our services can be delivered through business process outsourcing, hosted applications or consulting.

- **Business Process Outsourcing (BPO):** Leverage CSC's team of business experts for your third-party administrative services. Our professionals have an average of 15 years of experience in the lending industry.
- **Hosted Applications:** With CSC's Application Service Provider (ASP) model, you can use our proven, highly specialized software without investing in the associated IT infrastructure and support. Our global operations meet the highest industry processing standards. We will support your strategic goals and help you take advantage of leading technology.
- **Consulting:** You can connect with CSC's industry expertise, technical depth and specialized services to define a new business direction and strategies for future growth.





LINK UP WITH THE SERVICES LEADER

CSC is one of the largest independent servicers in consumer lending. Our services are flexible, comprehensive and cost-effective. And we have the scale, breadth, experience and resources to rapidly deploy the best solution for your unique needs. Our credentials include:

- Repeatable processes for conversion, customer service and collection, proven over the course of more than 18 years
- A first-of-its-kind integrated debt protection program for home equity loans and mortgages
- Pioneering third-party services for asset-backed securitized (ABS) consumer loans
- Warranty administration for vehicles and OEM components in use worldwide
- Customer-focused service professionals with an average 15 years of financial services experience
- Sustained investment in advancing technologies for cost-effective, high-volume processing
- Continuously refined Six Sigma processes and methodologies for operational efficiencies.

OVERTAKE YOUR COMPETITION AT ANY STAGE

No matter where you are in the lending cycle, you can get ahead of the competition by tapping into CSC's function-rich, end-to-end services.

Loan Servicing

Efficient, high-volume processing for backup servicing, asset-backed securitization, loan acquisitions, conversions and new loan flow programs

Insurance Tracking

Verification services and insurance tracking for virtually every type of consumer loan, lease and mortgage loan

Warranty Administration

Complete, private-labeled, automated administration of extended service contract and warranty programs for manufacturers, dealers and third parties

Bank and Specialty Insurance

Full and rapid back-office administration of event-driven and other specialty insurance products

Debt Protection

Turnkey support for a full range of debt protection products, systems, people and consulting to launch and maintain your program

When you do business with CSC, you gain access to:

- A Fortune 200 organization with approximately \$17 billion in revenues and 92,000 employees worldwide
- More than 10,000 CSC employees who are dedicated to serving financial services clients.

We are a trusted technology provider to more than 1,200 major banks, insurers, and investment management and securities firms:

- Nearly half of Fortune's Global 500 financial services companies
- One-third of the world's top 50 banks
- Two-thirds of the world's top 50 insurers

Whether you want to start a new program, manage or exit from an existing one, or create entirely new products, we can help you achieve your objectives.



BRIDGE THE GAP WITH CSC'S LENDING SERVICES

TOP U.S. BANK CUTS ACQUISITION COSTS

In order to grow revenue by acquiring targeted portfolios, one of the top 15 U.S. banks needed lower-cost servicing with flexible pricing options.

The bank worked with CSC to reduce costs for conversions, payment processing, investor reporting, reconciliation, remittance, collections, asset recovery and custodial services.

CSC was able to convert the bank's first acquired portfolio in less than 10 days and established a strategic platform for all upcoming bids and acquisitions.

Our attention to details and rapid business delivery have helped hundreds of organizations bridge the gap to more efficient and profitable operations.

TRANSFORM YOUR BUSINESS WITH LOAN SERVICING

CSC has proven experience with a broad range of loan types, and deep knowledge and understanding of our clients' business needs.

We offer a menu of lending services for the full spectrum of loans, prime to subprime:

- Automobiles
- Recreational vehicles
- Boats
- Medical
- Unsecured consumer
- Home improvement
- And more.

Our lending services support programs from origination to final disposition, including boarding, document management, payment administration, accounting and reporting, customer service, collections, asset recovery and compliance. Additionally, we provide cold, warm and hot backup servicing with a range of service options.

We can handle your entire loan servicing process, acquisition through liquidation, or assist with any specific part of the process. With us, you get a track record of efficient, high-volume processing. We've helped more than 200 lenders manage acquisitions, conversions and servicing. And we've launched new programs for more than 30 lenders.

MANUFACTURER FINDS NEW WARRANTY REVENUE

One of the world's largest manufacturers of heavy machinery saw an opportunity to expand into the third-party warranty market. But the company struggled with finding an outsourcing vendor that could sustain its reputation for top-quality services.

The company selected CSC to pilot an extended warranty program for one of its original equipment manufacturer (OEM) customers. CSC successfully rolled out extended warranty systems, new product registration and claims administration.

The company soon used CSC to launch its own private-label OEM program, generating new revenue without adding staff or IT resources.

Today, CSC-developed custom Web sites support dealers at the time of sale and allow them to submit claims electronically. CSC's software supports multi-currency transactions so dealers can quote and produce contracts in U.S. and Canadian dollars and euros.

MINIMIZE RISK AND INCREASE PROFITABILITY WITH INSURANCE TRACKING AND VERIFICATION SERVICES

A proven way to minimize risk and maximize loan portfolio profits is to increase insurance compliance. Using highly automated systems and efficient processes, we can closely monitor insurance coverage on consumer loans, leases and mortgage loans. Our proprietary algorithms and electronic data capture programs match insurance transactions with master records to further improve compliance.

Insurance tracking services include continuous compliance monitoring, confirmation of coverage at point of origination and follow-up programs for uninsured collateral. CSC's timeliness and accuracy far exceed industry standards and are performed at competitive rates. We also provide online access to account information and a data warehouse to help evaluate portfolio risk and formulate loss mitigation strategies.

TAILOR WARRANTY ADMINISTRATION TO YOUR NEEDS

CSC's warranty administration services support manufacturers faced with the high cost of claims administration and the lack of information to predict warranty liability. Even the most complex commercial vehicles that are "built to order" can be tracked anywhere in the world and each repair tied back via serial number to the parts used to build that vehicle.

We offer end-to-end solutions to support manufacturer, dealer and third-party warranty program requirements from registration to claims. Your program can easily be tailored to define product offerings, rates, surcharges, components covered, commissions for agents and dealers, reinsurance and retro programs.





PROTECT YOUR CUSTOMERS WITH BANK AND SPECIALTY INSURANCE

For financial institutions and affinity marketers, CSC's bank insurance solutions include full back-office administration and systems that can be customized for any bank or specialty insurance program. Our system is unique in the industry, designed from the ground up for specialized products that are sold by financial institutions and other affinity sales channels.

We offer automation with extensive servicing options, and build programs that focus on the lending system. Key product components are table-driven for speeding new offerings to market. We handle the entire product life cycle from solicitation through claims, including commission processing and reinsurance. You get real-time processing, quick product introduction, low policy processing costs and superior customer service support for such products as:

- Credit life
- Mortgage term life
- Accidental death and dismemberment
- Involuntary unemployment
- Disability
- Cancer
- Hospitalization
- Critical period life
- Vacation
- Other specialty or single-event coverages.

INTRODUCE DEBT PROTECTION PROGRAMS QUICKLY

CSC created some of the industry's first debt protection programs for mortgages, home equity lines of credit (HELOCs) and indirect auto loans. They combine technology specifically designed for debt protection and best-in-class business processes to help you get to market quickly and improve the performance of your debt protection product. Our customer contact operations provide superior private-labeled services, performing as an extension of your operation. Unlike other insurance-focused offerings, CSC's debt protection programs combine deep knowledge in both insurance and lending to create effective financial products and support you with the most comprehensive services available.

REACH FOR PEOPLE WHO KNOW LENDING

WORK WITH AN INDEPENDENT PROVIDER

With more than 35 years of lending experience, we view lending services from a level that other servicers have yet to reach. We understand your business and, because we are not directly competing with you for market share, we can focus on pure delivery with the passion and skills necessary to meet your expectations.

Our goal is to help you achieve yours — with confidence.

Learn more about CSC's comprehensive and flexible Lending Services by visiting www.csc.com/bankingbpo, calling 800.345.7672 (+1.499.469.9981 outside the U.S.) or sending an e-mail to inforequests@csc.com.

GLOBAL FINANCIAL FIRM RAPIDLY DEPLOYS DEBT PROTECTION

A leading global financial services firm wanted to offer debt protection products to its HELOC customers and replace declining credit insurance revenue.

The firm chose CSC to guide it through modifying its mission-critical loan system and to develop and launch its successful new program.

By launching earlier than its target date, the lender leveraged the Web to provide superior support for sales assistance at the customer contact point and realized an estimated yield of more than \$2 million in the first year.





**BUSINESS SOLUTIONS
TECHNOLOGY
OUTSOURCING**

WORLDWIDE CSC HEADQUARTERS

THE AMERICAS

3170 Fairview Park Drive
Falls Church, Virginia 22042
United States
+1.703.876.1000

EUROPE, MIDDLE EAST, AFRICA

Royal Pavilion
Wellesley Road
Aldershot, Hampshire GU11 1PZ
United Kingdom
+44(0)1252.534000

AUSTRALIA

26 Talavera Road
Macquarie Park, NSW 2113
Australia
+61(0)29034.3000

ASIA

139 Cecil Street
#06-00 Cecil House
Singapore 069539
Republic of Singapore
+65.6221.9095

ABOUT CSC

The mission of CSC is to be a global leader in providing technology enabled business solutions and services.

With the broadest range of capabilities, CSC offers clients the solutions they need to manage complexity, focus on core businesses, collaborate with partners and clients, and improve operations.

CSC makes a special point of understanding its clients and provides experts with real-world experience to work with them. CSC is vendor-independent, delivering solutions that best meet each client's unique requirements.

For more than 45 years, clients in industries and governments worldwide have trusted CSC with their business process and information systems outsourcing, systems integration and consulting needs.

The company trades on the New York Stock Exchange under the symbol "CSC."

ABOUT CSC IN FINANCIAL SERVICES

CSC provides mission-critical business solutions, consulting and outsourcing services to leading financial services firms around the world.

We bring more choices to the industry. We help clients plan for business and technology change. We create software, tools and processes to address specific business needs, and we continually enhance those solutions by collaborating with an extensive network of client communities and technology partners.

Our global outsourcing operations give us real-world insight into business and IT processes that deliver the best results for our clients. More than 1,200 major banks, insurers, and investment management and securities firms rely on the experience, ingenuity and leadership of more than 10,000 CSC employees focused on financial services.

www.csc.com

