

CSC

CELERITI LOANS

Meet the Demands of Sophisticated Products and Borrowers

Today's complex lending market demands ever-increasing flexibility and innovation in product offerings. Lending organizations are pressed to find comprehensive solutions that meet a variety of specialized needs. Technology must support an organization's unique products and procedures and have the ability to grow with the business.

Celeriti™ Loans is CSC's innovative and flexible integrated loan processing and reporting system. It is a comprehensive, easy-to-customize, scalable solution that helps you meet the unique needs of your customers, from the commercial client to the college student.

Gain Processing and Reporting Flexibility

Because each financial institution has its own distinctive products and procedures, Celeriti Loans allows clients to customize processing to satisfy unique internal requirements while simultaneously meeting broader regulatory requirements.

Celeriti Loans provides functionality and options to efficiently record, maintain and report on a wide range of lending instruments. Our consumer lending process supports the most basic installment loans as well as the more specialized needs of dealer and home equity lines. Commercial loans processing offers the options that sophisticated commercial borrowers are demanding in today's financial market. And, the processing available for the more complex lending needs of mortgage and construction loans is comprehensive, eliminating the need for peripheral software systems.

To keep pace with the increasing need for international functionality, Celeriti Loans provides multicurrency and multilanguage processing. Our ongoing relationships with international clients enable us to stay abreast of developing needs, allowing for continued enhancement of the product on a global basis.

An integral part of Celeriti Loans is the Process Control Data feature. This acts as a control file for establishing the parameters of an institution's loan products and unique processing requirements. It provides clients with the ability to consistently record and maintain products. By reducing the type and amount of data to be entered when new loans are initiated, the Process Control Data feature helps ensure that reporting is uniform, efficient and accurate.



Improve Efficiency with Integrated Loan Management

Celeriti Loans improves efficiency by:

- Combining retail, indirect, commercial, mortgage and construction lending into one powerful resource
- Ensuring consistent functions, screens and processing controls — eliminating the need for separate operational staffing
- Interfacing with many other applications to gather relationship, profitability and risk management information
- Providing financial accounting, remittance processing and reporting capabilities for the secondary market through integration with CSC's Investor Accounting System.

Provide Extensive Lending Support

Celeriti Loans enhances lending services by supporting:

- A virtually unlimited variety of product characteristics including options for billing type, split billing, repayment schedules, frequency, fixed and variable rates, tiered rate structures, fees and charges, prepayment penalty assessment and multiple user-defined fields to assist with internal reporting
- Commercial loan processing features including commitment and subsidiary relationships, participations and syndications, commercial mortgage escrowing and CRA reporting as well as line of credit processing including letters of credit and bankers' acceptances
- Backdating capabilities with automated re-posting of financial amounts and statistical counters, ensuring automatic adjustment to accruals, billing and delinquency reporting
- Dual accounting processing, allowing the accurate tracking of both the legal (customer) and book (general ledger) balance on non-accrual, partial chargeoff and full chargeoff loans — making it possible to continue billing the customer per the note terms while adjusting asset balances for proper risk management and reporting
- Construction lending management facilities including modeling, budget tracking, multiple disbursements, project tracking and contractor information — enabling you to meet the needs of the smallest homebuilder and the largest, multi-project developer
- Simplified dealer lending with customized programs for reserves, chargebacks, holdbacks, buydowns, commissions and dealer statement information — for quick response to any new dealer requirement

- Mortgage lending with automated rate/payment change capabilities, escrow analysis, billing and payment functions, FHA/PMI processing and 1098/1099 reporting
- A vast array of management and operational reports, providing the information needed on a daily basis to review and control your business
- Online, real-time financial transactions for all lending products including online retention of financial and nonfinancial transactions, mass online transaction posting, float capture, automated or allocated payment capture, tolerances for acceptance or rejection, partial payment and overpayment processing, status checking, pay as billed/pay as accrued processing and automated general ledger entries
- Consumer loan processing for simple interest and add-on loans, revolving and non-revolving credit lines, home equity lines of credit and indirect/dealer loans
- Floorplan loan processing with simplified unit setup, participation of either the unit or entire floorplan, online lookup by unit or VIN number reporting, delinquency, billing, accruals and demographics
- Complete borrower, collateral and payee subsystems.

Power Your Business with Celeriti

Celeriti Loans is part of CSC's Celeriti suite of end-to-end software products, components and services for financial institutions of all sizes that want to realize the benefits of modern enterprise banking, cards, payments and lending platforms. Celeriti is designed to help institutions create a richer, differentiated and consistent customer experience across all delivery channels; accelerate new product introductions and changes, especially in response to new regulations; and gain better insights into customer actions for improved decision making.

The software suite, which also includes Celeriti Customer, Celeriti Deposits, Celeriti Cards and Celeriti Merchant, features a Web portal user interface, business intelligence and data warehouse, business rules and parameters, and a distributed platform architecture.

For more information on CSC's Celeriti Loans, call 800.345.7672 (U.S.) or +1.469.499.9981 if outside the United States, or send an e-mail to inforequests@csc.com.

csc.com/celeriti

