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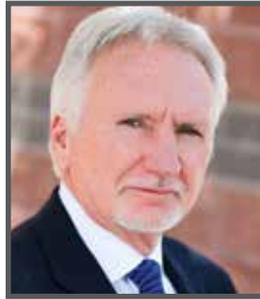
www.**equiant**.com

Frank A. Morrisroe
President

Equiant's client-centric culture delivers innovative solutions for loan servicing. Whether the choice is traditional outsourcing by Equiant's highly trained servicing professionals or integrated servicing solutions through its Platform as a Service (PaaS) model, Equiant's clients achieve industry-leading portfolio performance with the highest levels of data security and regulatory compliance.

As a result, Equiant has become one of the leading timeshare servicers in the United States with an active serviced portfolio that exceeds $1.5 billion and includes more than 175,000 individual consumer loans and 500,000 maintenance dues related accounts. Equiant's array of products includes loan receivables servicing on a fully hosted web platform, PaaS receivables technology, point of sale merchant processing with PCI Level I compliance, document custody (including digital), integrated payments, integrated reporting, integrated communications and now integrated contact center tools for early stage recovery and delinquency control.

Choice for Loan Servicing

Equiant's PaaS model for loan servicing keeps developers firmly in the driver's seat. The complete account receivables system includes loan servicing, maintenance fee servicing and invoicing, a collections module, document custody, and multi-option reporting tools. In 2018, Equiant added to its integrated contact center tools for early stage recovery and delinquency control. Powered by NICE inContact, the global leader in cloud contact center software, eqConnect features seamless campaign integration, agentless dialing, real-time performance indicators, complete contact recordings, long-term storage, advanced recovery call routing, multi-channel contact handling, full skill-based routing and prioritization, total contact blending, multiple dialer modes and customizable dashboards and reports.

Clients who prefer to outsource receivables management—or have lenders who require it—can depend on Equiant's industry leading customer service and performance. All of Equiant's clients have access to best practices and toolsets that transform the payment-processing function and improve portfolio performance. Equiant's Business Intelligence Tools (BITs) allow developers to create their own detailed reports with the information they find most valuable—such as custom charts and graphs for historical and current trend analysis—from a high level or to drill down to specific data in areas of interest. Equiant's offers multiple payment stream options and automatically adjusts the consumer's interest rate and payment amount based on their payment method and incentive parameters. Consumers can conveniently access, review, and make payments 24/7 on Equiant's Consumer Central website and Voice Response Unit. From merchant processing to ACH to Lockbox payments, Equiant is always looking for the best of breed payment solutions and options for its clients. Whether you leverage Equiant's payment partners or bring your own, Equiant has a solution for you

Superior Technology and Payment Innovation

Through cloud technology, Equiant's provides the servers, storage methodology and other services to host developer accounts. In the current era of data security challenges and strict collections law, that's an important distinction. Equiant operates under PCI Level 1 certification standards and SSAE 18 compliance requirements and hosts all data at the ultra-secure Microsoft Azure cloud platform, securing data from hacking as well as natural disasters, power outages and other business interruptions. Equiant is a member of the prestigious Visa Global Registry of Service Providers, demonstrating full compliance with the strictest Payment Card Industry standards.

Equiant's superior technology leads to substantial cost savings and improved account management metrics. Recent new clients report saving up to 30 percent in the first year. Now is the time to discover how Equiant's industry leading technology and superior customer service culture translate into better control and an improved bottom line.