5401 North Pima Road | Suite 150 | Scottsdale, AZ 85250 | 888.302.5938 ph

www.**equiant**.com

Frank A. Morrisroe
President
newbusiness@equiant.com

Equiant delivers innovative, custom-tailored solutions for loan servicing. Clients can choose from options ranging from traditional outsourcing by Equiant's highly trained servicing professionals, to our Platform as a Service (PaaS) model that allows them to service their own members. Either way, 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 $1.3 billion and includes more than 125,000 individual consumer loans and 400,000 maintenance dues related accounts. Equiant's array of products includes receivables and maintenance fee servicing, invoicing and payment processing, point of sale merchant processing, delinquency control, document custody, trustee services, and analytic reporting.

Choice for Loan Servicing

Equiant's PaaS model for loan servicing keeps developers firmly in the driver's seat. It's a hybrid of the traditional loan servicing model and the Software as a Service (SaaS) model that's rapidly taking over the way computer software for business is delivered. Clients have access to a complete account receivables system that includes loan servicing, maintenance fee servicing and invoicing, a collections module, document custody, and multi-option reporting tools. PaaS agreements allow customers to develop, run, and manage software without the complexity of building and maintaining the infrastructure typically associated with developing proprietary software. Through cloud technology, Equiant's platform 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. The cloud-based platform operates under PCI Level 1 certification standards and SSAE 16 compliance requirements and is hosted at the ultra-secure SUPERNAP data center in Las Vegas,

one of just five in the world rated as Tier IV. This means data is secure from hacking as well as natural disasters, power outages and other possible business interruptions.

Superior Technology and Payment Innovation

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. Developers can create custom charts and graphs to reveal both historical and current trend analyses from a high level or to drill down to specific data in an area of interest. Built into Equiant's servicing platform are multiple payment stream options. From merchant processing to ACH to Lockbox payments, Equiant is always looking for the best of breed payment solutions and options for our clients. Whether you leverage Equiant's payment partners or bring your own, Equiant has a solution for you. Equiant is a member of the prestigious Visa Global Registry of Service Providers, demonstrating our full compliance with the strictest Payment Card Industry standards. Equiant's system automatically adjusts the customer's interest rate and payment amount based on their payment method and incentive parameters. We make it convenient as your consumers can access, review, and make payments on our 24/7 Consumer Central website and Voice Response Unit.

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.

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