

[www.equiant.com](http://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 our Platform as a Service (PaaS) model that allows clients to service their own members using advanced systems and technology, 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 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. In addition, Equiant is constantly communicating latest innovations and techniques in payment processing, so best practices can be immediately implemented.

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. Create custom charts and graphs to reveal both historical and current trend analysis 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. Equiant's system automatically adjusts the customer's interest rate and payment amount based on their payment method and incentive parameters. Your consumers can conveniently access, review, and make payments on our 24/7 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 our 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 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 16 compliance requirements and all data 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. 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 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.

# **Equiant<sup>SM</sup>**

