

# CUSTOMER CARENET

**An average of \$2 to \$3 per contact can be saved with CCN.**

## What is Customer CareNet?

Customer CareNet (CCN) is integrated with LPS' servicing package, MSP, to provide your customers with online, instant access to their mortgage information. CCN enables you to provide customers with another channel to get mortgage details and perform basic tasks.

CCN version 4 is the next level of development in LPS' comprehensive, Web-based, consumer self-service solution. The solution operates on a Java 2 Platform, Enterprise Edition (J2EE), that is eminently scalable, secure and reliable.

## Value and Benefits

### **Increased Customer Satisfaction**

Customer satisfaction is improved with extended hours of availability and self-service access to a comprehensive range of functionality and services.

### **Increased Profitability and Decreased Costs**

- An average savings of \$2 to \$3 per contact can be achieved when customers use the CCN self-service channel rather than speak to a customer service representative.
- Quality is improved because risks are reduced with automation of complex tasks such as ACH drafting setup.

### **Comprehensive Product, Increased Functionality**

CCN is not merely an incremental increase in basic functionality to the existing product line. It is an architectural shift from Microsoft® NT/W2k and ASP-based foundations to J2EE, ensuring increased:

- Scalability
- Reliability
- Security
- Code reusability

## CCN Functionality

CCN offers a variety of features.

**Customer-Centric Sign On** – There is only one logon for all of a borrower's loans.

**Self-Service Inquiry** – CCN provides loan activity as well as current loan, escrow, mortgage insurance, tax and insurance information.

**Enhanced Borrower Authentication** – A second layer of authentication has been added to the borrower authentication process by integrating with an identity protection authentication service. This service takes a proactive approach to fraud detection and is used to help flag potentially fraudulent activities. It is self-learning and can adapt to changes in both legitimate behavior and fraud attacks without manual



intervention. This service remains transparent to the borrower until irregular activity is detected.

**Self-Service Transactions** – Borrowers are able to order, view and print amortization schedules. They also may order payment coupons and loan documents, view online correspondence, and manage their online account by changing passwords and adding/removing loans from their profiles.

**Electronic Mortgage Statements** – These are available to borrowers, with an optional second page for client-maintained marketing messages.

**Client-Specific Presentation and Business Rules** – CCN is configured with your institutional identity, with functionality and messages managed by your administrator.

**CCN Registration Indicator** – This indicator tracks which borrowers have registered for CCN. Users can also view the borrowers registration date, the last access date and the deactivation date. All data can be viewed in MSP and is available for Passport reporting.

**Notify Me** – This activity-based messaging feature alerts borrowers when certain transactions, such as payments and disbursements, occur on the loans. Borrowers have the ability to select the transactions for which they would like to receive an alert from a predefined list.



**Event-Based Messaging** – Borrowers are notified of updates to personal contact information, registration for automatic draft enrollment, just-in-time drafting and more.

**Contact Us** – Borrowers are able to generate messages and requests by selecting from a list of topics (for improved routing) and typing a free-form message.

**Payoff Statements** – These are available to borrowers with client-configurable fee capability.

**1098 Statements** – Borrowers may view statements for the two most recent years.

**Automated Draft Enrollment** – Borrowers may enroll for automated drafting online, with automated updates to the loan maintenance workstation and ACH setup. This facility can also utilize the Thomson file authentication, which can reduce setup errors.

**CSR Access** – Your customer service representatives (CSRs) may browse concurrently (in inquiry mode only) with borrowers to answer questions.

**System Administration and Security** – The system will log each action performed, and clients are able to administer profiles, reset passwords, review audit reports, etc.

**One-Time Drafting** – This optional module allows your borrowers to make a one-time payment online while leveraging MSP's One Time Draft enhancement.



**Content Management Module (CMM)** –

This optional module allows clients to easily and effectively manage Web site content such as directed messages, FAQs and client-created Web pages.

**Secure Messaging** – This optional module enables secure, seamless communication between consumers and your administrative staff. Messages are sent directly from CCN over a secure connection utilizing the secure socket layer (SSL) over https. This allows the two parties to share information without the fear of having consumer or loan-sensitive information exposed, or otherwise violated. Your administrative staff can manage the two-way exchange of secure messages through the new online queuing functionality.

**Manage Configuration** – This administrative facility enables you to limit access to Web pages such as the amortization schedules, coupon books and payoff statements. It also provides controls to limit updates to personal contact information for loans in bankruptcy, and whether or not certain functionality (such as the Loan Calculators optional module) is offered to your consumers.

### **Loss Mitigation/Update Borrower**

**Financial Data** – This optional module gives you an online mechanism to provide borrowers with loss mitigation counseling information. Borrowers also have the ability to update their financial data in preparation for setting up a promise-to-pay or repayment plan. By effectively utilizing the Manage Configuration administrative facility, you may exclude loans that meet certain criteria from updating financial data. This module provides for the read/write of financial data to MSP.

**Loss Mitigation Repayment Plan** – When you activate this optional module, you enable your borrowers to set up a promise-to-pay or repayment plan online without the assistance of a customer service representative. Use the Manage Configuration administrative facility to choose the characteristics for loans you would like to exclude. This module provides for the writing of repayment plans and promise-to-pays back to MSP.

**Access for Purged Loans** – Limited CCN access is available to consumers whose loan data has been purged off MSP, as long as the loan was registered prior to the purge.

**Just-In-Time EFT®** – This optional module allows borrowers to make a one-time payment via your CCN site and the third-party capability from PAYMAP® by linking into the optional modules within MSP. This option is now available for home equity lines of credit.

**Third-Party Link** – This optional module allows the borrower to link to a third party from the base CCN site. This interface passes the required authentication information and utilizes established security guidelines. The administrative facility enables the client to control access to third-party links by excluding predefined loan attributes.

**Loan Calculators** – Consumers can use the self-help tool in this optional module to calculate the impact of hypothetical scenarios, such as adding a curtailment to the monthly payment, or changing the loan's term or payment amount.

**Account Correspondence** – This is an optional module that enables the client to specify which Online Letter Writer (OLLW) documents to display via CCN. The borrower can access this module to view and print OLLW documents. This feature can help decrease the number of customer inquiries and reduce the number of documents that have to be mailed and/or faxed to the customer.

**LPS provides customized, mortgage-specific, Web-based solutions that leverage and enhance current investments in existing technology platforms, resulting in significant revenue opportunities and lower operational costs.**



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