

# Automated assistance evaluation process

Increasing the number of assistance plans while cutting the technology footprint in half

Case study



## Challenge

A top-5 U.S. loan servicer required a more efficient way of proactively offering assistance to customers who were struggling to make their payments. Manually evaluating each distressed customer tied up too many resources, wasting valuable cycle time and employing multiple technology solutions. Also, not having a singular audit trail created undue regulatory risk, exposing the loan servicer to costly fines and reputational harm.



## Solution

Implementing EarlyResolution enabled the client to automate its disparate processes and technologies into a single solution. After leveraging the EarlyResolution workflow and decisioning capabilities, loan modification offers increased significantly to more than 5,000 a month.



## Results

The EarlyResolution solution dramatically improved processing accuracy, timeliness and the customer experience. This new automated process achieved a 1% overall error rate for identifying and processing expectations, significantly reducing the amount of manual intervention required. Also, the technology footprint was reduced by over 50%.

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