

ibml

# Accelerate Your Data Extraction

**Using ibml Synergetics for Mortgage**

Triumph Over Market Uncertainty with a Scalable Hybrid Cloud Solution



# What Mortgage Companies Face

Every day, mortgage bankers are asked to deliver faster and faster loan decisions while still performing their required due diligence. How can you deliver with so many new challenges being stacked against you? Volatile economic conditions, loads of varying document types, and high processing costs all make it borderline impossible to generate speedy decisions while still keeping operational costs low.

## Good news.

There's now a better way to generate loan decisions – one that scales with your business through peak volumes – and keeps costs low. It solves the frustrating issues of data inaccuracy and slow turn-around while still maintaining proper compliance and due diligence. Read on to see how it works...

## Who It's Designed For:

- Independent Mortgage Bankers
- Mortgage Investors
- Banks and Credit Unions
- Mortgage Insurers
- Mortgage Originators
- Third-Party Services Providers
- Servicers
- Systems Integrators

## Being Challenged With:



Tight  
Margins



Slow  
Cycle Times



Regulatory  
Compliance



Risk-Based  
Decision-Making



Slow Delivery of  
Information to  
Back-End Systems



Dissatisfaction  
with Current  
Capture Solution



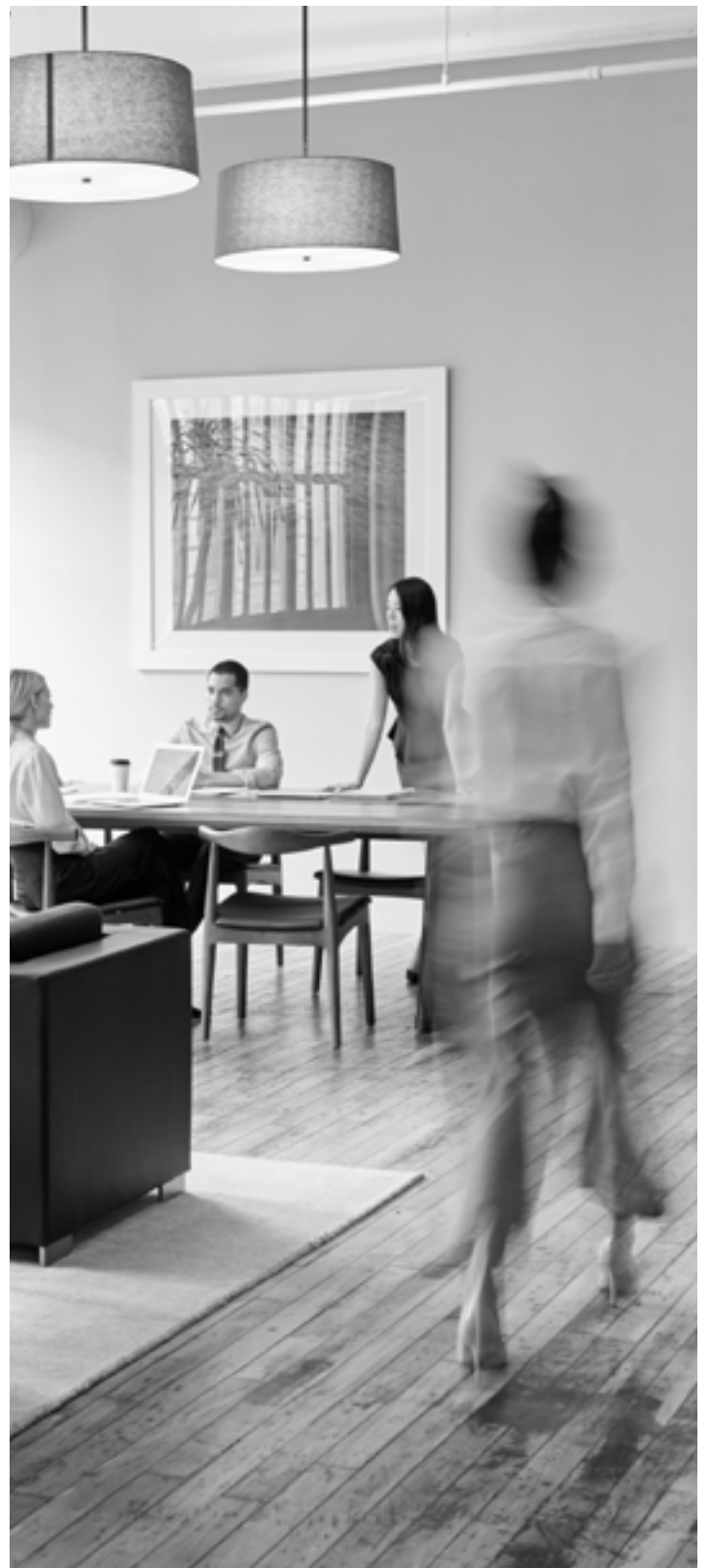
Slow, Outdated  
Manual Data  
Capture Processes



Inability to Scale  
Solutions Based on  
Changing Markets



Privacy Risks in  
Outsourcing to  
Third Parties



## Forget the old methods of data extraction.

There's a new way – one that speeds up decisions and scales with your changing volumes.

**See how ibml Synergetics delivers...**

# Speeds Decisions. Adjusts to Volume.

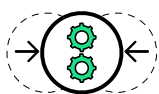
**ibml**  
Synergetics



## What it is:

An Advanced Document Capture solution that automatically identifies, classifies and extracts business-critical data from all of your documents using patented supervised machine learning technology (AI).

## What it offers:



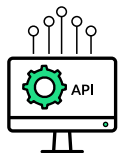
### Tackle your Information Sources

Process and synergize data from all input streams. Glean insights from multiple business inputs: paper, electronic files, faxes, email and more.



### Software that Learns from Experience

Recognizes, sorts and extracts data from structured and unstructured documents, while simultaneously learning from power users, thus validating information faster than any employee could.



### Easy Integration

Enjoy simple and painless integration into your entire organization's systems, using Web Services APIs.





### Save Costs: Easy Setup and Updates

Compatibility issues are a thing of the past. Make the initial set-up and future upgrades simple. Whether you choose on-premise or cloud infrastructure, you can access ibml Synergetics from anywhere with zero footprint using your preferred browser - Chrome, Internet Explorer, Safari or Firefox.

---



### Get Unlimited Users and Scans

Don't be held captive to your current solution's limitations. With the ibml Synergetics license, page counts and per seat charges are now eliminated, giving you unlimited users and scans. Synergetics licensing is based on how many CPUs you need, so your only decision now is how fast you want to go.

---



### Scalability

Meet unpredictable increases in volume using an innovative hybrid cloud solution that allows 'pay as you go'. With massive processing power in the cloud, your processes go faster, and you can scale up or down to overcome market volatility. Further reduce your initial investment by acquiring only what's needed to cover your minimum daily volume.

---



### Exceed Customer Expectations

Enhance productivity and efficiency with less manual data entry. Employees are now free to devote their time and resources to higher level, value-driven tasks, such as delivering superior customer experience and building better client relationships.

---



### Real-Time Analysis and Insight

Make more informed business decisions with instant visibility into key performance indicators and metrics. Advanced reporting is available.

---



### Eliminate Errors, Reduce Risks

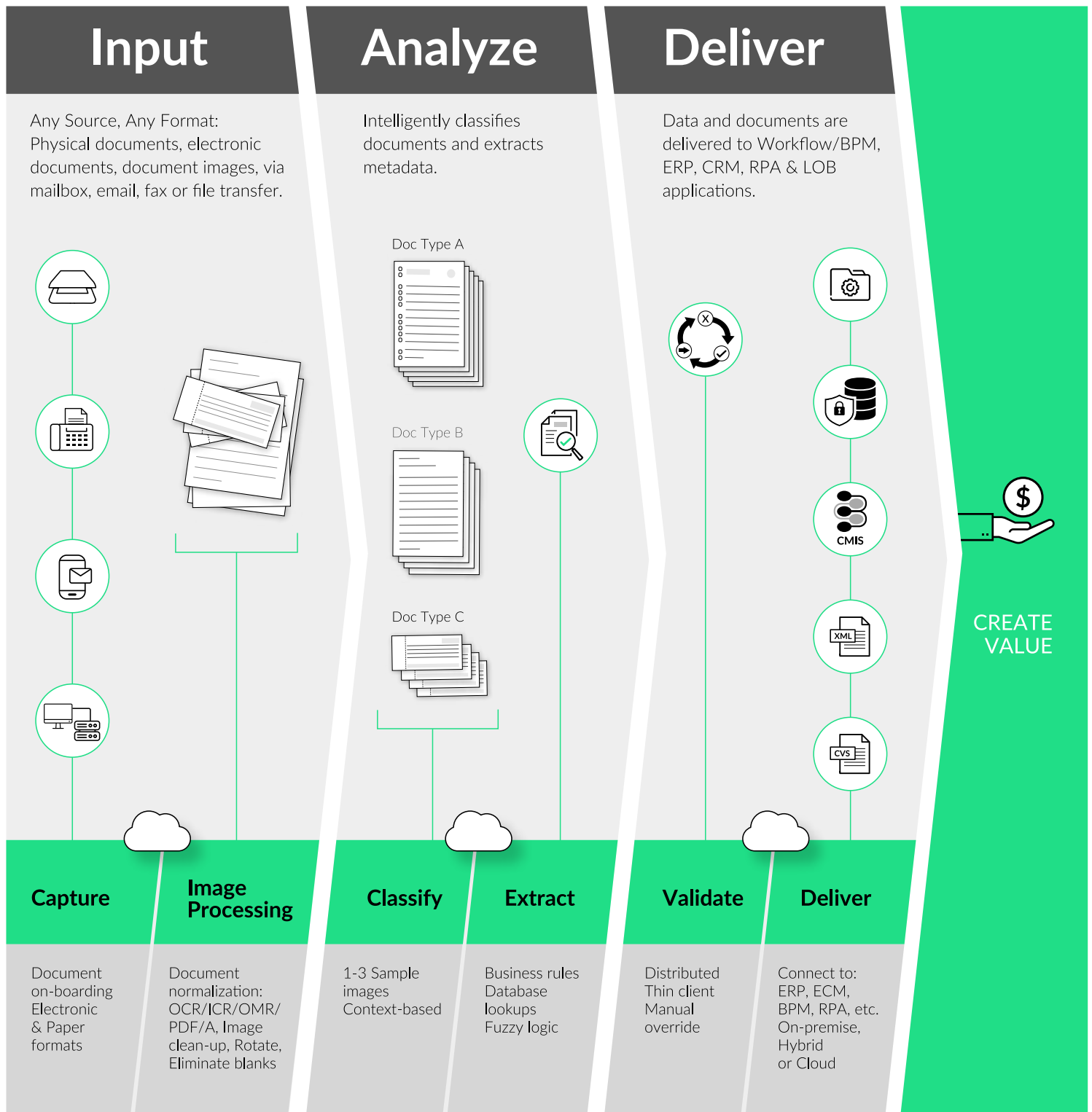
Eliminate the risk of human error that is often a frustrating side-effect of labor-intensive manual tasks. Prevent inconsistencies and keep processes predictable, auditable and timely. Make data accuracy to downstream systems reliable to prevent costly repetitions.

---

## How it works:

Accurately extracts data fields from structured and unstructured forms using key anchors, values and patterns.

Data can be further validated using other databases and table lookups.



Exports data to multiple formats, including .xml, .csv, .html, .hl7, json, .txt and PDF, or any content management system, such as IBM FileNet, Documentum, SharePoint, or Alfresco.



# Accelerated Mortgage Capture (AMC):

## A Pre-Trained Library of Mortgage Documents

These days, most AI solutions require heavy lifting up front to painstakingly train the system one-by-one to recognize each type of document. This leads to lengthy implementation times, high set-up costs, and delayed ROI.

Why suffer through that? There's now a better way. Speed the implementation and payback of automated loan processing systems by employing a pre-trained library of mortgage documents. Now you can **get to high-volume processing faster**, while also driving a faster return on investment. AMC recognizes hundreds of different mortgage forms and document types and already knows which fields to extract – saving you valuable time and money.

## Where They Apply

Both ibm! Synergetics and AMC are designed to handle the wide variety of mortgage documents your organization receives – no matter the complexity or origination – at any point in the lifecycle process.

### Supports every step of the loan and mortgage document lifecycle:

- Origination
- Processing
- Underwriting
- Closing
- Delivery
- Servicing
- Packaging

### Handles a wide variety of structured and unstructured documents that may be in a loan package, including:

- Loan Applications
- Credit Reports
- Pre-approval letters
- Good Faith Estimates
- Titles
- Employment Verification
- Truth in Lending Disclosure
- Mortgage or Deed of Trust
- Affidavits and Declarations
- Checks
- Correspondence

# Save Time. Save Money. Scale at Will.

Gone are the days of high capital investments and shifting loan volumes. With ibml Synergetics and AMC, loan decisions are now dramatically expedited and operational costs reduced while you scale efficiently with your loan volume needs. Triumph over market uncertainties and reach peak profits – **only with ibml Synergetics.**







Set up your demo today or get more details:

Call: 205.439.7100

Email: [sales@ibml.com](mailto:sales@ibml.com)

Visit: [ibml.com](http://ibml.com)