Accenture Credit Services

Leveraging Industry Expertise to Respond to Unprecedented Challenges for Default Services

High performance. Delivered.
Servicers face unprecedented expense pressures as they continue to manage portfolios with record breaking delinquency rates. The mass of foreclosures and bankruptcies are accelerating the national backlog for default services. In combination with new regulatory and compliance mandates, servicers face a stiff challenge: how to increase default servicing capacity, engineer work processes to conform to regulatory consent provisions, reduce operating expenses and provide borrowers with accurate, efficient and courteous customer service.
Accenture Credit Services Default Services Components

Accenture is collaborating with the nation’s largest servicers in identifying and implementing innovative solutions. Our combination of processing capabilities, consulting services and technology solutions are helping servicers survive and thrive in today’s complex real estate environment.

Processing Capabilities
The acquisition of Zenta, one of the leading providers of outsourced default services, enables Accenture to help residential mortgage servicers aggressively work through their ongoing backlog of delinquent mortgages while efficiently complying with the increasing number of government requirements and investor mandates. Our processing services include:

- End-to-end primary loan servicing support
- Collections
- End-to-end home retention and liquidation services (includes HAMP modifications, traditional modifications, short sale and deed-in-lieu)

Consulting
Many top servicers have turned to Accenture to assist them in overhauling their default management processes and systems in light of both the recent regulatory mandates as well as the ongoing focus to become more efficient and effective at responding to borrower needs and investor expectations. Our consulting services include:

- Target operating model design (servicing and default management)
- Mortgage servicing and default management operations assessment and re-engineering

Technology
Accenture’s technology solutions are helping top servicers refresh their legacy systems, infuse new analytical tools and transform their overall operations. Our technology services include:

- KPI analysis, time and quality studies, benchmarking
- Organizational redesign
- Residential mortgage learning development and policy/procedure definition
- Outsourcing strategy

How Accenture Credit Services Can Help

Accenture is uniquely qualified to help servicers industrialize their operations to meet current and anticipated challenges by leveraging its unique capabilities: deep servicing and default management domain expertise, systems integration and management, software and large-scale process outsourcing flexibility.

Accenture Credit Services is a full-service provider of residential mortgage transformation services. We team with clients to deliver high performance operating environments that bring performance improvements in quality, cost, service, and delivery.

For more information on how Accenture can help your organization, please contact:

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About Accenture

Accenture is a global management consulting, technology services and outsourcing company, with more than 244,000 people serving clients in more than 120 countries. Combining unparalleled experience, comprehensive capabilities across all industries and business functions, and extensive research on the world’s most successful companies, Accenture collaborates with clients to help them become high-performance businesses and governments. The company generated net revenues of US$25.5 billion for the fiscal year ended Aug. 31, 2011. Its home page is www.accenture.com.