

# Equiniti Pancredit Loan Servicing BPO

Outsourced loan book management service



# Fully managed service for UK lenders

If you're a bank or financial institution looking to increase efficiency and reduce operating overheads, then you should consider Equiniti Pancredit's Loan Servicing outsource solution for lenders.

The new combined service brings together specialist lending software knowledge with experienced personnel and resources. The outsourced service is administered on the Core Pancredit platform, one of the leading loan servicing solutions on the market and Equiniti Pancredit's flagship solution.

Managing loan portfolios, particularly closed books where the organisation is no longer lending can be expensive and time consuming. The fully managed service combines a leading origination, customer service and collections platform with specialist personnel and the best process, in order to deliver an optimum solution for banks and financial institutions.

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## FULLY MANAGED SOLUTION

Equiniti Pancredit offers skills, experience and resources to provide all aspects of loan book management, including application processing, servicing, collections, completion, nominal ledger, cash and bank, as a fully hosted outsourced service.

The Core Pancredit product allows customers to undertake all elements of loan application and processing on a single platform as well as easily enabling integration with each customers' own systems and processes. It also links with external third parties such as CRA's and address validation and many more to source data that will support identification and verification checks, risk assessment and underwriting.

Equiniti Pancredit's specialist technology aligns with Equiniti's business process knowledge to allow greater focus on core activities and to improve business performance. Combining technical expertise, specialist software and great service delivery to operate in complex and highly regulated industries, our financial services pedigree and award-winning contact centre provide further assurance for our clients.

## AN EXPERIENCED SPECIALIST

On behalf of its clients the Equiniti Pancredit platform administers a loan book in excess of £10bn, and with over 25 years of specialist experience in developing these solutions for the financial market Equiniti Pancredit is helping organisations to champion responsible lending, cut costs and enhance the service experience of end-users.

Equiniti Pancredit's solutions enable extensive automation of business processes and are capable of supporting clients with millions of accounts. The sophisticated decisioning capabilities assist lenders in achieving the optimum balance between credit risk management and maximisation of new business opportunities.

## QUALITY AND SECURITY ASSURANCE

Equiniti Pancredit has been re-certified against information security ISO 27001:2013 and the international quality standard ISO 9001:2008. Pancredit has also achieved F.A.S.T. Platinum Level 7 Asset Management status.

## Case study

# Outsourcing legacy accounts services saves £151.2m over 6 years for major retail bank

10.5 million



CUSTOMERS ACROSS TWO MAJOR BANKING BRANDS AND NINE BANKING PRODUCTS.

BY OUTSOURCING TO EQUINITI THE BANK WAS ABLE TO REDUCE THEIR OPERATIONAL COSTS TO SERVE BY

70%



On behalf of a major international bank Equiniti provides an outsource service for divested and closed book accounts for 10.5 million customers across two major banking brands and nine banking products. The client had residual accounts on desperate systems that needed consolidating and servicing. Equiniti developed a bespoke workflow driven case management system that moved all accounts on to one system with one customer view. It was developed in line with regulatory requirements and adhered to the bank's security, governance, compliance, risk management and audit requirements.

By outsourcing to Equiniti the bank was able to reduce their operational costs to serve by 70%, introduced an integrated cheque printing service, reduced call volumes for chasing cheque payments by 50% and significantly increased the speed that customers received their cheque payments. The service now also fully supports complaints processing.

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