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# Intuitive Digital Engagement Transforms Mortgage Experience for Borrowers and Loan Officers

*Digital Mortgage Center from Fiserv empowers lenders to move consumers from loan application to appraisal in minutes*

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv, Inc.](#) (NASDAQ: FISV), a leading global provider of payments and financial services technology solutions, is transforming the mortgage lending process with an intuitive digital platform, allowing anytime, anywhere engagement. Dynamic technology combined with a responsive design enables a highly-personalized borrower and loan officer experience.

Digital Mortgage Center from Fiserv enables digital application access from a desktop, laptop or mobile device. Building on the existing capabilities of Mortgage Director™, the core of the Fiserv lending ecosystem, and in collaboration with [BeSmartee](#), a digital mortgage point-of-sale (POS) provider, the technology allows lenders to manage pipelines wherever they are.

“Changing expectations among borrowers and rising origination costs have sent lenders in search of a better way to conduct business,” said Richard Novak, Vice President, Head of Real Estate Lending Technology at Fiserv. “The digital mortgage provides a streamlined approach to lending and delivers a better borrower experience at lower costs.”

Digital collaboration ensures secure, omnichannel communication between borrower and lender, with the borrower loan dashboard allowing borrowers to complete the mortgage process from within one system. The mortgage loan originator command center provides loan officers digital access to manage pipelines and take an application in person or over the phone from anywhere, while the customer relationship management system is fully integrated with the mortgage point-of-sale platform.

Digital Mortgage Center has more than 165 integrations to help streamline the mortgage process and increase efficiency through fee aggregation, a product pricing engine, automated underwriting system, data validation and appraisal. Digital Mortgage Center collaboration tools give borrowers full communication access and visibility to make faster decisions and close loans quickly, efficiently and in a streamlined manner via secured communication. Referral partners, such as realtors and builders, have the ability to track the status of the loan from any device. Analytics allow borrowers to see real-time reports from start to submitted application.

“Being part of the Fiserv mortgage lending ecosystem is an important milestone for our company, and will offer significant advantages to our joint users,” said Tim Nguyen, CEO and

Co-founder of BeSmartee. “With the powerful mortgage point-of-sale tools that BeSmartee brings to market, this integration will make loans easier, faster and more transparent so consumers can have all the right information at their fingertips and lenders can deliver on their promises to the borrower.”

For more than 25 years, Fiserv has provided industry-leading origination systems designed to increase consistency and reduce technology costs throughout each phase of the mortgage, home equity, consumer and business loan origination process. With capabilities that support the mortgage process from pre-application to closing and beyond, including point-of-sale and secondary marketing, digital document and task tracking, automated underwriting, processing, electronic document transmission and automated uploading to loan servicing systems, Fiserv solutions enable origination of multiple types of loans — across verticals and channels — with speed and efficiency.

In a world moving faster than ever before, Fiserv helps clients deliver solutions in step with the way people live and work today – financial services at the speed of life. Learn more at [fiserv.com](http://fiserv.com).

### **About Fiserv**

Fiserv, Inc. (NASDAQ: FISV) aspires to move money and information in a way that moves the world. As a global leader in payments and financial technology, the company helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; e-commerce; merchant acquiring and processing; and the Clover® cloud- based point-of-sale and business management platform. Fiserv is a member of the S&P 500® Index, the FORTUNE® 500, and has been recognized as one of FORTUNE World's Most Admired Companies® for 11 of the past 14 years and named among the World's Most Innovative Companies by Fast Company for two consecutive years. Visit [fiserv.com](http://fiserv.com) and [follow on social media](#) for more information and the latest company news.

### **About BeSmartee**

Leading Fintech firm BeSmartee® disrupts the financial services industry with its award-winning, web-based digital mortgage platforms for banks, credit unions and non-bank lending institutions. BeSmartee delivers a complete digital mortgage experience that goes deeper into the origination process to help lenders convert higher and close faster — making a once-cumbersome experience easy, fast and transparent for all.

Visit our website: <http://www.besmartee.com>.

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