ALTAIR MORTGAGE DATA SUITE

Remove risk and reduce costs from mortgage practices. Mortgage systems and vendors create a wide range of large reports and data files that are not easy to turn into usable data for reporting and analytics. Service providers often struggle with normalizing data from disparate systems or sources, most notably unstructured data such text and PDF files. It is common for individuals to re-type the data to make it usable, or wait for IT to write extraction code, which is very time consuming and inflexible. Blending report or file-based data with structured information stored in data warehouses and data marts creates further burden on information producers.

Altair Mortgage Data Suite customers have:
- Realized annual savings by eliminating data access fee, usage fees and inefficient, manual data analysis processes
- Reduced risk to the business and improve results from investments by building predictive and prescriptive analytic models
- Increased time to value by quickly transforming and analyzing data to make better informed decisions to answer complex business questions

Data You Can Trust to Make Smart Decisions
Altair Mortgage Data Suite includes a data transformation and content management system that creates a seamless integration point between text-based reporting and data warehousing initiatives.

Mortgage Servicing providers can:
- Leverage an inventory of pre-built mortgage servicing processes for reports coming off widely used servicing platforms to automate and streamline data cleansing, data blending and report creation
- Significantly reduce dependencies on IT to manage core data sources from servicing systems and to produce manual reports
- Build trust in metrics with auditable change histories and clear data lineage tracking and data governance
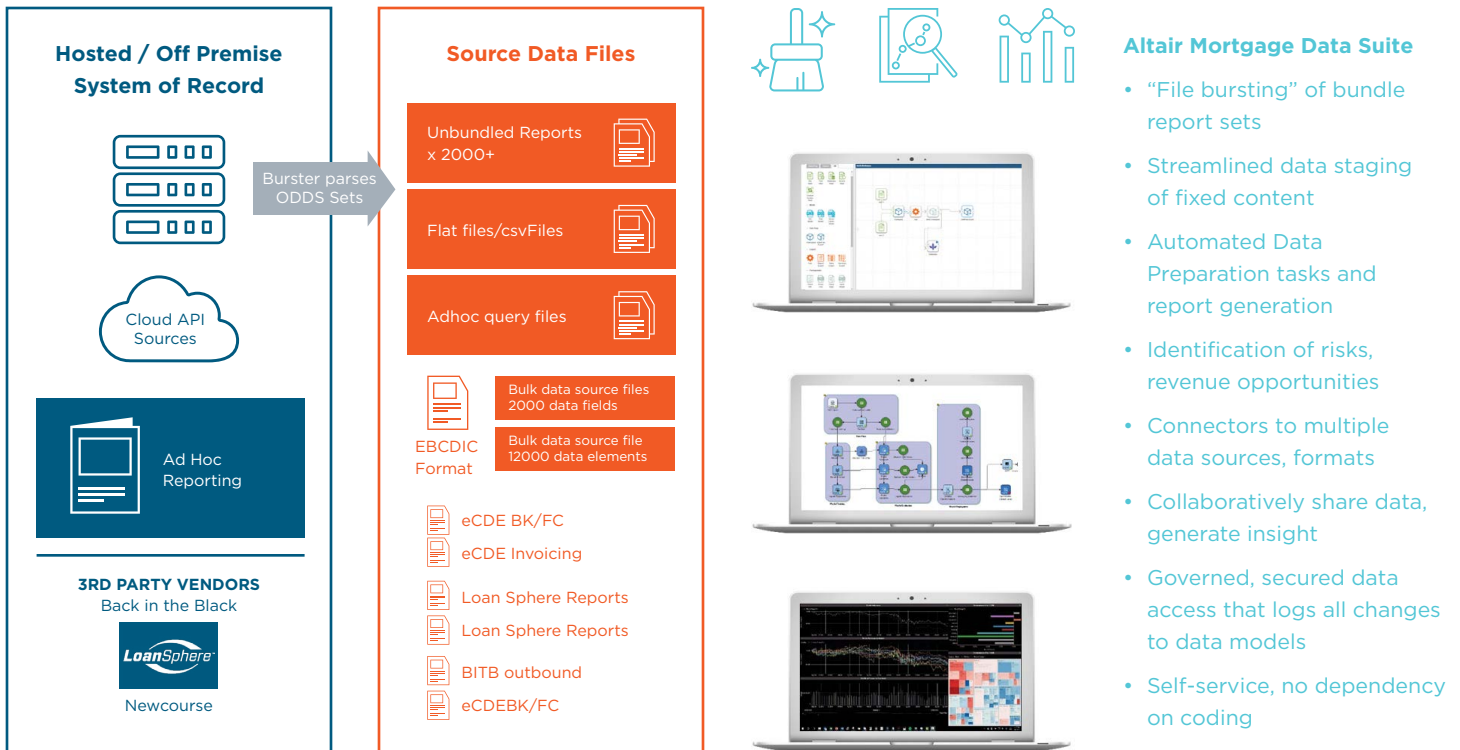
DATA PREPARATION, CONTENT MANAGEMENT AND TASK AUTOMATION

PREDICTIVE ANALYTICS AND MACHINE LEARNING

VISUALIZATION AND STREAM PROCESSING

Hosted / Off Premise System of Record

Burster parses ODDS Sets

Cloud API Sources

Ad Hoc Reporting

3RD PARTY VENDORS
Back in the Black

LoanSphere

Newcourse

Source Data Files

Unbundled Reports x 2000+

Flat files/csvFiles

Adhoc query files

EBCDIC Format

Bulk data source files 2000 data fields

Bulk data source file 12000 data elements

eCDE BK/FC

eCDE Invoicing

Loan Sphere Reports

Loan Sphere Reports

BITB outbound

eCDEBK/FC

Altair Mortgage Data Suite

- "File bursting" of bundle report sets
- Streamlined data staging of fixed content
- Automated Data Preparation tasks and report generation
- Identification of risks, revenue opportunities
- Connectors to multiple data sources, formats
- Collaboratively share data, generate insight
- Governed, secured data access that logs all changes to data models
- Self-service, no dependency on coding

Leverage machine learning to gain insights into how data consumers are using trusted data sources:

- Profile and segment data before building a model. Visually understand trends and patterns found in data
- Integrate with R, Python and other programming languages. Leverage previously written code to save time and effort in the future. Automatically generate model code in R, Python, SAS, SQL, PMML, and other programming languages and deploy into existing analytical applications
- Build scorecards to determine the creditworthiness of borrowers, better understand consumer interest in product or service offerings, refine collection strategies, reduce fraud risk, and many more use cases

Mortgage Servicing

Who Mortgage Data Suite serves: Mortgage Servicers, Investor Reporting, Cashiering, Customer Service, Loan Boarding, Loan Administration, Escrow, IT, Operations, Business Intelligence, Internal Audit, Reporting, Collections, Capital Markets, Marketing, Lending.

Common Use Cases:

- **Daily Call Campaigns -** Reduce time lost waiting for the development of complex reports
- **Portfolio Summaries -** Reduce the dependencies of costly data access and data usage fees
- **Cash Management -** Increase Time to market
- **Investor Reporting -** Implementation Time to Market with Curated Inventory of content and models
- **Loan Boarding -** Automate the time-consuming analysis of data changes post loan boarding from Loan Origination
- **Scorecards for Loan Origination/Transfers -** Reduce Credit Risk, Fraud Risk
- **Business Operational KPI's -** Use operational reports to create business unit KPI's, such as tasks completed, customers called, fees collected, other
- **Collections Strategies -** Focus on the right customers at the right time to reduce outbound costs related calls
- **Marketing Analytics -** Targeted and Optimized Marketing Campaigns -for more effective outreach, lower costs, higher returns

To learn more, please visit **altair.com/data-analytics**

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