Integra BILLING

Integra BILLING transforms your subservicer billing and invoicing into a strategic advantage that delivers a better experience for your servicing customers.

- Gain performance insights by analyzing trends from historical billing data
- Deliver accurate bills on time, every time, by leveraging system controls and workflows
- Share subservicing information across the organization with point-and-click data dashboards
- Create your own reports with self-service, user-friendly query capabilities
- Model billing scenarios to help optimize pricing and take advantage of market changes
- Offer a secure, separate platform for your customers to communicate, review bills, and backup documentation

AICPA SOC
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SOC for Service Organizations | Service Organizations ™

"Automating our process with Integra BILLING made it so much more efficient and scalable."

— Mortgage CFO, Leading non-bank servicer

Investor Reporting for Private Label

Beyond calculating subservicing fee, Integra BILLING automates the creation and delivery of the investor reporting package for Private Label deals. The system can also create and settle the resulting servicer remittance requests.

- Automatically create Trial Balance, Mod Tape, Data Tape, and related investor reporting
- Calculate and certify subservicer fees due from loan-level data sources and reports
- Track and age servicing advances
- Deliver investor reporting packages via workflow
- Create and settle billing remittance directly with your bank or via your treasury workstation
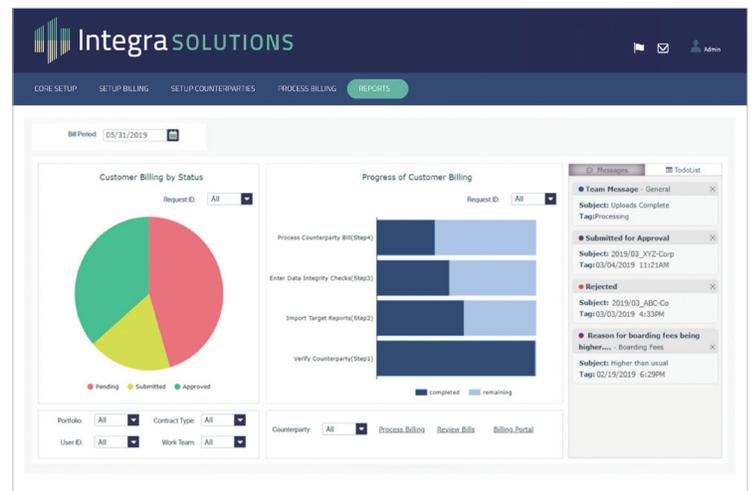
Case Study: Automating Subservicer Billing with Integra BILLING

To overcome the challenges, risks, and limitations of a spreadsheet-based subservicer billing process, a leading subservicer specialized in private label partnered with Integra to implement Integra BILLING. The subservicer is now well-positioned to scale operations while keeping subservicing clients happy.

CHALLENGE

Subservicer's former billing and remittance calculation process relied on cumbersome spreadsheets and limited SQL store procedures to produce hundreds of subservicing packages each month. It was mostly manual, presenting multiple concerns from audit and subservicing client oversight teams.

- Errors and inefficiencies
- Lack of visibility and controls
- Limited repeatability and scalability

SOLUTION

With these challenges in mind, the subservicer implemented Integra BILLING for their loan portfolio. This represented a complete transformation of a key business function that increased productivity and reduced risk in 3 key areas:
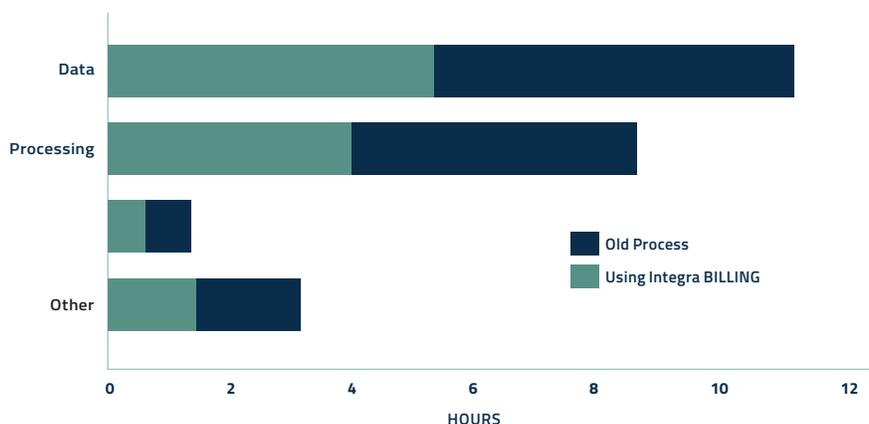
- Process automation and agility
- Visibility and reporting
- Audit and controls

> "Integra BILLING saved us so much time. We're not just putting the bill together anymore. We're actively analyzing and identifying opportunities and trends to increase profitability."
>
> — Mortgage CFO, Leading non-bank servicer

RESULTS

After Phase I, efficiency increased by over 47% after implementing Integra BILLING with additional room to grow:

Chart legend: Old Process, Using Integra BILLING. Categories: Data, Processing, Other. X-axis: HOURS (0, 2, 4, 6, 8, 10, 12)

15.6
Hours saved per billing package produced

47.2%
Efficiency gain with Integra BILLING