Constant.

Grow loan volume, increase dollars collected, and scale with fewer FTEs
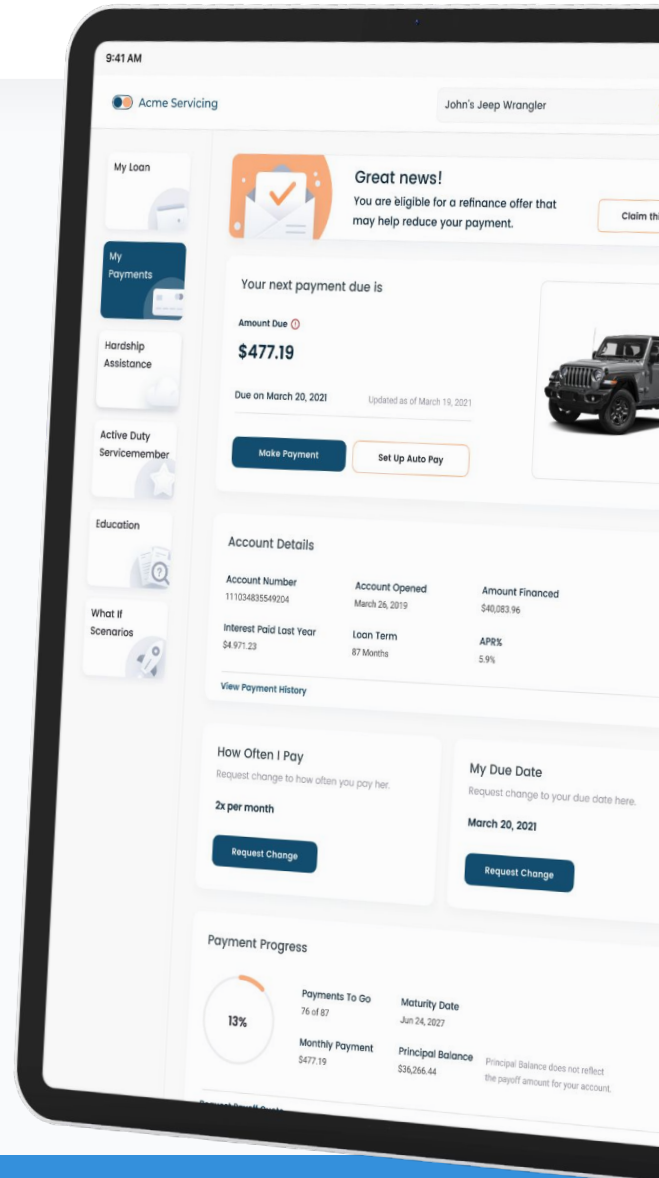
What we do

Constant's digital, **Modern Loan Servicing** platform streamlines the customer journey so borrowers can connect to the resources they need without friction.

We engage borrowers with digital, self-service features to help them better understand, manage and pay back their loans anytime, anywhere.

Why we do it

Loans have been serviced the same way for decades. We aim to remove friction and simplify the repayment experience for borrowers. By automating tasks that usually require a phone call, we get answers to borrowers faster and improve the customer experience.

This in turn frees up agents for more knowledgeable, empathetic, personalized service to borrowers.

The result? Higher revenue, happier people.

Self-service features*

- Expanded options for borrowers to pay
- Real-time payoff quotes
- Pay frequency and/or due date changes
- Notifications for on-time payments

- Upsell offers to refinance or upgrade
- Hardship extensions, modifications
- Active duty servicemember benefits
- 'What if' scenario planning & education

*These features have been automated end-to-end. They are not in-take forms that assign tasks to the back-office.

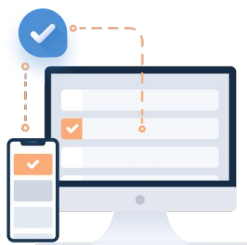# Transform your borrower experience, fast.

90
days to
implement

1/3
of cost to build
internal platform

>50%
reduced cost to
service a loan

Constant brings modern loan servicing tools to modern borrowers. We've automated many loan management tasks to reduce servicing costs and the risk of consumer harm.
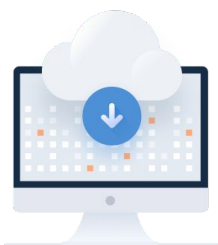
We know that internal technology resources are difficult to secure. Our team handles nearly all of the integration to accelerate onboarding. With megabanks investing in digitization and fintech lenders constantly rolling out new features, we help servicers compete head to head.

What does Constant offer?

Customized Platform

Deliver a full-featured, borrower loan portal that matches your brand.

Modern APIs

Transfer loan and account data seamlessly with modern APIs.

Integrated Partners

Leverage pre-integrated solutions for credit reports, asset valuation and more.

Why Constant?

Keep your systems

We integrate with your existing core(s), CRM, and other platforms to provide a consistent, digital customer experience.

Built-in compliance

Processing errors cost money — and damage brands. Automation and self-service reduce errors and consumer harm.

Flexible plans

Partner while you build. Widget based features can be turned on or off as you grow your insource/ outsource strategy for tech and delivery.

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