

Mortgage services

Hosted mortgage technology solutions

Marlborough Stirling Canada's mortgage services enable cost-effective origination, distribution and administration of mortgage products. Through our hosted technology services, we offer our clients the strategic option to hand over maintenance, development and support of business critical applications and the infrastructure that supports them.

Our solutions include:

- **MorWEB** - web-based mortgage origination functionality for brokers
- **Omiga** - customer management, point-of-sale and application processing for lenders
- **Optimus** - back-office mortgage administration and servicing

Why outsource?

Marlborough Stirling Canada's hosted mortgage services provide the following business benefits:

- **minimal start up costs** - gain access to quality function-rich applications without spending on infrastructure, software licenses and hardware
- **controlled expenses** - the predictability of transaction-based pricing permits greater control over budgets and cash flow, while charges for enhancements and regulatory changes are shared by all users of the service
- **improved customer service** - all of the technical and applications expertise is provided by our own staff, so you can focus on serving your clients rather than dealing with technology
- **simplified disaster recovery** - your valuable data is stored off-site and protected. Our data centre has extensive back up and recovery strategies and built in redundancy to ensure application availability meets service level agreements, with minimal down time in the event of a system failure

Minimize up-front IT costs

After a one-time set up fee subscribers are charged monthly based on transaction volumes. This approach minimizes set up expenditure and creates a more direct link with portfolio sizes, making it attractive to new market entrants, including those entering from outside of the industry, as well as established players looking to control costs.



Focus on core business functions

Financial service providers must increasingly concentrate on core business expertise, which often does not include IT support and software development. Marlborough Stirling Canada's mortgage services address this by allowing our clients to have continued control of operational functions using their own experienced staff to administer business, but without the need to manage software and technology. As a result, providers are able to focus on their primary strengths while driving down operational costs.

We offer clients an opportunity to redesign their current business and decision support processes by implementing an integrated solution that provides quick access to timely and quality information. This enables decision makers to spend more time analyzing information and making decisions rather than dealing with disparate data sources.

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Canada

Manage changing business volumes

Business volumes can fluctuate - the flexibility of outsourcing ensures that low volumes can be administered efficiently, while catering for high volumes that might otherwise put a strain on your internal operations.

The ease with which our services can be individually adapted to urgent and changing business requirements is one of the keys to its success. Marlborough Stirling Canada can readily support an evolving business:

- launching new products
- re-engineering processes
- implementing legislative changes
- managing risk and uncertainty

Simplify crisis management

Our most common implementation model provides connectivity to a central server site. We manage the server set up and 7x24 support is available. A dedicated VPN or secure Internet access enables the client to access the applications as required.

The entire application server system is networked to ensure that data and functional redundancy is in place, and action plans focus on those elements of the IT infrastructure that are critical to continuous business operations. Firewall protection implemented by both parties provides additional security.

Although this configuration may be the most common, other technical scenarios can be accommodated in line with each client's objectives and existing infrastructure.

Tailor made solutions

The modular nature of our applications gives you flexibility in choosing exactly the configuration you require.

To complement this service, we can also provide implementation and support services, as well as training, business consultancy and other value added services that can combine to transform the way you do business.

About Marlborough Stirling Canada

Marlborough Stirling Canada is a technology provider for mortgage originators and administrators, offering a complete range of hosted and licensed software implementations capable of achieving seamless straight through processing of mortgage business from initial customer inquiry to final loan discharge.

Marlborough Stirling Canada is a wholly-owned subsidiary of Vertex Financial Services. Vertex is an international business process outsourcer with particular expertise in customer management. Vertex develops and implements a range of service solutions including transformational outsourcing, combining its skills in consulting, technology and outsourced service provision to stimulate and facilitate business change and flexibility. Vertex works in partnership with clients in the UK commercial, financial services, utility and public sectors, as well as the North American utility sector, to deliver operational and customer service excellence.