AIQ

Automation, Intelligence, Quality—Powered by AI

Products and Services

Manufacture, acquire and service loans up to 80% faster and significantly reduce risk. Amplify employee output and increase loan volumes without the need to increase staff.

AIQ™ by ICE Mortgage Technology™ is an omnichannel solution that leverages artificial intelligence (AI) to enable lenders, investors and servicers to automate manual workflows, increase productivity, reduce risk and boost return on investment (ROI).

Use automation-ready data to power your business

AIQ captures and standardizes data into an authoritative "source of truth" record for each loan file, stores it in a secure cloud-based data repository, and enables automation with complete, accurate information. Use automation-ready data to power your own business applications in Encompass® to eliminate manual work and enhance decision-making from application through post-closing and servicing. AIQ can be seamlessly integrated either way.

Our approach to intelligent automation enables you to deploy your teams where they are most effective— engaging in decision-making for exception-based workflows, rather than performing error-prone manual processes and "stare and compare" validations.

The AIQ difference

AIQ has helped boost efficiency for mortgage companies for 15+ years by applying artificial intelligence. We use machine learning and natural language processing to recognize documents and intelligently extract data to power automation.

Documents and data are also synchronized across Encompass, and the ICE Mortgage Technology™ Partner Network. In addition, robust APIs and integrations with third-party solutions and loan origination systems further extend AIQ's intelligent automation.

Benefits include:

- Reduce compliance risk
- Enhance data integrity with complete, accurate data
- Remove up to 80% of manual work
- Scale up or down without adding people or replacing infrastructure
- Identify required documentation up front and offer a better user experience
- Automated income validation for self-employment support

DATASET
98% Complete

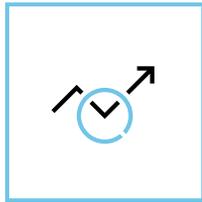|	DATA LIBRARY	LOAN APPLICATION	W-2	1099
Name	John Homeowner	○ John Homeowner	● John Homeowner	○ John Homeowner
Total Income	$110,000	● $110,000	○ $112,000	○ $110,000
Employer	Best Company	○ Best Company	● Best Company	○ Best Company
Position	Sales	○ Best Company	● Sales	○ Sales

Solutions for every channel

Lenders — Boost productivity by 30% and increase the average customer ROI by 400%

Investors — Shorten loan package inspection to less than one day and increase loans per month per customer by up to 20,000

Servicers — Enable 50% faster review and file set-up while reducing errors during file onboarding
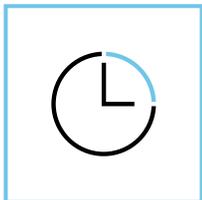
MORTGAGE TECHNOLOGY

Proven results for leading lenders, investors, and servicers

>30%
increased productivity

400%
average customer ROI

10 hours/week
reclaimed time per employee

How it works

1. Capture: Simplifies the collection of loan information and evidence from every source

2. Perfect: Perfects the data so clean, accurate data can be used in all business applications

3. Automate: Eliminates manual work, automates key business processes, and enables data sharing across the ecosystem

Why partner with ICE Mortgage Technology?

By harnessing the power of artificial intelligence, you can automate manual workflows, increase productivity, and reduce risk across your organization. See the compelling ROI for yourself and discover how we can partner to help you start seeing benefits from day one of deployment.

Reach us at: 1-888-955-9100 or schedule a demo at icemortgagetechnology.com/contact-sales

ice.com

MORTGAGE TECHNOLOGY