



INFONAVIT Services Mexican Mortgages on Flexible Lending System

Instituto del Fondo Nacional de la Vivienda para los Trabajadores (INFONAVIT), a government mortgage company in Mexico City, uses Fidelity National Information Services, Inc.'s (FIS) Advanced Lending Solutions (ALS) Servicing Manager application to process its portfolio of mortgage loans.

Founded in 1972, INFONAVIT is a social organization with assets of \$26 billion and dedicated to the service of the country's workforce. Its mortgage portfolio consists of 1.8 million loans, which are projected to reach 3 million in the next five years, according to Eloy García, INFONAVIT's Servicing Vice President.



"ALS Servicing Manager will allow us to offer new loan products quickly, while also lowering our development costs," García said. "FIS' experience delivering software to financial organizations around the world gave us the confidence to move forward with this initiative, which supported our goal to grant and service about 2 million loans between 2001 and 2006. This is almost the same number of loans the institute processed in its first 28 years, between its founding and the year 2000."

"We know that with ALS Servicing Manager, we are receiving the benefit of proven methodologies, best practices and the most widely used standard application platform in the business," García said.

Teaming up with IBM

FIS partnered with IBM Mexico to execute this project and implement the system for new loans. The resulting FIS/INFONAVIT/IBM Mexico team of experts completed the project in only six months.

"Much of the project's speed and success were due to the experience and dedication of the FIS project team, with 75 years of combined experience working with ALS Servicing Manager," said Noel Bueno, the FIS Account Executive for INFONAVIT. "The other half of the successful equation was a very strong IBM team, which completed the interfaces according to INFONAVIT's ambitious schedule, and a diligent INFONAVIT team that worked night and day testing and learning the system."

In addition to providing INFONAVIT with a platform that will support its growth, ALS Servicing Manager is expediting the company's application and servicing processes. The ALS system also provides INFONAVIT's contact centers with access to significantly more data than they previously had.



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Multilingual Functionality via BBI and ACquire

INFONAVIT is using FIS' browser-based interface (BBI) system to present the information from ALS Servicing Manager to its employees in Spanish. BBI takes the mainframe 3270 screens and converts them into browser-based, graphical user interface (GUI) screens in Spanish.

"ALS Servicing Manager has a track record of reliability and accountability that makes it the obvious choice for financial organizations of any size, but its ability to support large volumes was crucial to INFONAVIT," said Prakash Jaliha, the FIS Managing Director for Latin America and Caribbean operations. "ALS Servicing Manager supports all types of lending products, including retail, commercial and mortgage. Many of our clients throughout Latin America are planning to either implement ALS Servicing Manager or upgrade to the latest version. It has been an outstanding product that meets the diverse needs of this market."



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Eloy García
INFONAVIT



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