



## Press Release

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### **Citizens Bank Implements the Black Knight Servicing Digital Solution to Enhance Its End-to-End Mortgage Customer Experience** *Customer-Facing Digital Solution Transforms the Home Loan Servicing Process, Deepens Relationships*

- Citizens Bank is using Servicing Digital to offer its customers ongoing, detailed information about their mortgage loans and homes, as well as provide tools to help them manage their housing wealth
- The Servicing Digital solution lets customers easily perform tasks and find information related to their mortgages, while providing a platform for continual engagement between Citizens Bank and its customers
- Servicing Digital's self-service capabilities enable consumers to make loan payments, explore various "what-if" scenarios around payment and refinance options and receive notifications about their loans
- Citizens Bank's servicing customers can view up-to-date information on estimated home values, recent sales in their neighborhoods, opportunities for maximizing equity and refinancing options

JACKSONVILLE, Fla. – July 9, 2019 -- [Black Knight, Inc.](#) (NYSE:BKI) announced today that [Citizens Bank](#) N.A., a wholly owned subsidiary of [Citizens Financial Group, Inc.](#), has implemented Black Knight's Servicing Digital platform for its new Citizens One mobile app. This powerful, interactive tool delivers detailed, timely and highly personalized loan information to Citizens Bank's mortgage customers about the value of their homes and how much wealth can be built from these real estate assets. Servicing Digital also helps Citizens Bank deepen customer relationships and increase retention by expanding access from home and loan information to a more comprehensive view of opportunities tied to customers' homes, such as refinancing, home equity loans or purchase of another home.

"Whether you're a first-time homeowner or a seasoned homeowner, a new home is a significant milestone," said Eric Schuppenhauer, president of Home Mortgage at Citizens Bank. "After closing, you want to focus on settling in and building your life in that home, not on managing your mortgage. We believe that paying your mortgage should be simple, so we're making it even easier for customers to bank with us when, where and how they want to with the new Citizens One mobile app."

Servicing Digital, which is available in app or responsive web design options, provides homeowners the ability to easily perform tasks and view information related to their mortgages through a simple, user-friendly interface, while providing a platform for continual engagement between servicers and their customers. Its self-

service capabilities enable users to make loan payments and explore various “what-if” scenarios around payment and refinance options to maximize their equity. Customers can also view up-to-date information on estimated home values and recent sales in their neighborhoods. Information specific to an individual's mortgage, property and local housing market is delivered by accessing the servicer's data through Black Knight's comprehensive, end-to-end MSP system, as well as the company's industry-leading property records database, advanced analytics and automated valuation models.

As a Black Knight enterprise client, Citizens Bank Home Mortgage uses a combination of Black Knight solutions, including its origination and servicing systems. Through enhanced business process automation, workflow, rules and integrated data throughout the loan process, Black Knight enterprise clients can help reduce risk, improve efficiency and drive financial performance.

“We are pleased that Citizens Bank has selected our innovative, first-of-its-kind, customer-centric Servicing Digital solution to help its customers make smarter decisions about building wealth from their real estate assets,” said Joe Nackashi, president of Black Knight. “By continuing to expand our relationship with Citizens Bank, we can now provide end-to-end support across its Home Mortgage business to help them build deeper customer relationships, perform stronger and be more successful.”

#### **About Citizens Financial Group, Inc.**

Citizens Financial Group, Inc. is one of the nation's oldest and largest financial institutions, with \$161.3 billion in assets as of March 31, 2019. Headquartered in Providence, Rhode Island, Citizens offers a broad range of retail and commercial banking products and services to individuals, small businesses, middle-market companies, large corporations and institutions. Citizens helps its customers reach their potential by listening to them and by understanding their needs in order to offer tailored advice, ideas and solutions. In Consumer Banking, Citizens provides an integrated experience that includes mobile and online banking, a 24/7 customer contact center and the convenience of approximately 2,900 ATMs and approximately 1,100 branches in 11 states in the New England, Mid-Atlantic and Midwest regions. Consumer Banking products and services include a full range of banking, lending, savings, wealth management and small business offerings. In Commercial Banking, Citizens offers corporate, institutional and not-for-profit clients a full range of wholesale banking products and services, including lending and deposits, capital markets, treasury services, foreign exchange and interest rate products, and asset finance. More information is available at [www.citizensbank.com](http://www.citizensbank.com) or visit us on [Twitter](#), [LinkedIn](#) or [Facebook](#).

#### **About Black Knight**

Black Knight (NYSE:BKI) is a leading provider of integrated software, data and analytics solutions that facilitate and automate many of the business processes across the homeownership lifecycle.

As a leading fintech, Black Knight is committed to being a premier business partner that clients rely on to achieve their strategic goals, realize greater success and better serve their customers by delivering best-in-class software, services and insights with a relentless commitment to excellence, innovation, integrity and leadership. For more information on Black Knight, please visit [www.blackknightinc.com](http://www.blackknightinc.com).

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