



ENTERPRISESM

SERVICING TECHNOLOGY EVOLVES

EVOLVING COMMERCIAL REAL ESTATE SERVICING TECHNOLOGY TO DRIVE GREATER EASE, EFFICIENCY AND SPEED

“PNC will be a technology company that delivers financial services. Technology as a back-office function is a thing of the past.”

BILL DEMCHAK
Chairman, President and CEO
The PNC Financial Services Group

The *Enterprise!*SM Loan Management System is an advanced, integrated platform that streamlines loan servicing, asset management, loan accounting and investor reporting — all to deliver increased productivity, reduced operational costs and improved workflow. Driven by the experience of seasoned real estate servicing and technology professionals, this trusted solution has been used to service commercial mortgage assets since 2000, with over \$1.5 trillion assets under management.¹

► INNOVATION FOR TODAY AND TOMORROW

Leveraging input from some of the industry’s leading commercial and multifamily lenders and servicers, we are investing in advanced technical capabilities to provide a superior user experience, improved efficiency, seamless data exchange and automation of risk management functions.

*Enterprise!*SM is an advanced commercial real estate servicing technology platform with:

- Leading-edge architecture for loan, collateral and entity relationships
- Proven commercial and multifamily agency functionality and reporting
- Ownership functionality to drive investor accounting, reporting and money movement
- Continuous updates to support ever-changing regulations and industry standards

Modernization

The platform is continuously evolving to meet our clients' complex needs. By deploying the latest technologies, *Enterprise!* development will deliver an end-to-end digital experience that targets processing efficiencies and connectivity through API creation and consumption, an improved workflow, an enhanced user interface, and single sign-on with multifactor authentication.

Transformation

Our technology development plans include building the foundation for future cloud-hosting and common platform components to support elastic search, reporting and third-party integration.

▶ **ENTERPRISE!SM BENEFITS**

- Greater operating efficiency and reduced costs
- Streamlined processing and workflow
- Increased capacity and scalability
- Integrated data and enhanced reporting
- Improved borrower customer service

▶ **INFRASTRUCTURE INTEGRITY**

Secure Hosting

PNC Bank provides state-of-the-art hosting capabilities and data centers where *Enterprise!* is hosted to safeguard cybersecurity and monitor environmental controls, which enhance stability, scalability, business resiliency and application performance. A layered disaster recovery approach creates consistency and reliability to mitigate business continuity concerns.

Business Resiliency Program

PNC has fully developed business continuity and disaster recovery plans to guard against data loss and mitigate business interruptions due to damage to facilities, property and equipment. Comprehensive testing is conducted regularly to provide reliability.

Governance and Reporting

Enterprise! is comprehensively governed by controls — certified quarterly and tested annually — that are subject to SOC1 and SOC2 examinations, with reports available to clients.

Platform Delivery

Enterprise! updates are delivered to clients on a regularly scheduled basis, enabling them to quickly benefit from the latest changes. We are expanding automated software testing to provide for quality deliveries.

Client Engagement

Great feedback drives the delivery of a great platform. Clients meet at an annual user conference to share in the product vision, respond to industry changes and provide input for future functionality.

▶ **ABOUT MIDLAND**

Midland Loan Services[®], a PNC Real Estate business, is a leading third-party provider of loan servicing, asset management and technology solutions for the commercial real estate finance industry.

ENTERPRISE!SM LOAN MANAGEMENT PLATFORM
DISCOVER MORE AT [PNC.COM/ENTERPRISE!](https://pnc.com/enterprise!)

¹ As of March 31, 2024.

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PNC Bank and certain of its affiliates, including PNC TC, LLC, a U.S. Securities and Exchange Commission ("SEC") registered investment advisor wholly-owned by PNC Bank, do business as PNC Real Estate. PNC Real Estate provides commercial real estate financing and related services.

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