Unisys

Digital Mortgage Processing

Digitize your mortgage ecosystem to unlock customer value

Deliver superior customer experiences with Digital Mortgage Processing

Record-low interest rates and government incentives during the pandemic era led to a housing boom globally. Fast-forward two years: interest rates are on the rise and housing demand is set to stabilize. Even during such volatility in the housing sector, the competition has been at its peak. In addition, Open Banking has led to the emergence of fintechs and neo banks, further intensifying the competitive landscape.

While the housing market can represent a massive opportunity, most lending providers have been constrained by:

- Legacy technologies and rigid systems slowing down processing times

- Regulatory and compliance changes mandated by local regulatory bodies taking priority over product innovation

- A host of manual and paper-based processes leading to quality issues

- Inability to offer seamless customer support, especially during high volumes

- High labor and operational costs due to archaic business models

- Lack of adequate governance and cybersecurity protocols for the protection of customer data

Organizations that struggle with inefficient manual processes are hindered by the ability to respond in a timely manner and end up losing opportunities to competitors who can deliver hassle-free experiences.

What if you could move faster? What if you could fully embrace digitized mortgage workflows in time to capitalize on unanticipated loan inquiry volumes?
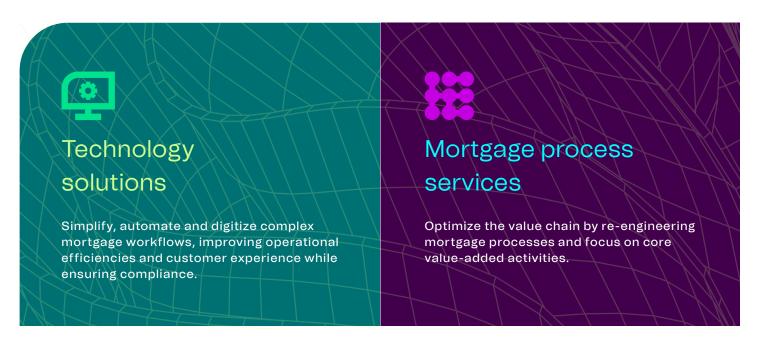
Simplify mortgage processing

Customers quite often perceive the mortgage process as complex and daunting, which is why there is an absolute need to provide personalized experiences throughout the mortgage journey. This is where Unisys Digital Mortgage Processing can help.

Unisys Digital Mortgage Processing offers a range of specialized technology solutions and mortgage process services (depicted below and described on page 3) to streamline post-origination mortgage processing and operating functions.

Our approach is to maintain a hyper-focus on the financial services industry so we can identify market gaps and develop solutions to bridge them. This focus allows us to create specialized offerings that simplify the mortgage processing landscape and deliver superior experiences to you and your customers.

Unisys Digital Mortgage Processing

Technology solutions

Simplify, automate and digitize complex mortgage workflows, improving operational efficiencies and customer experience while ensuring compliance.

Mortgage process services

Optimize the value chain by re-engineering mortgage processes and focus on core value-added activities.

Automation, expert process support and compliance built in

Unisys Digital Mortgage Processing digitizes key steps in the post-loan servicing process – from contracting and funding to loan structuring and management to customer support and closure. Because regulations and security are always critical in loan processing, it also combines a "compliance by design" approach to minimize risk, with built-in security and privacy to maintain trust.

The goal is to use modern technology to automate wherever possible. Our technology capabilities are backed by a service centric model that enables organizations to focus on product innovation and high-value tasks.

Technology solutions

When it comes to increasing visibility and automating mortgage processes, our technology solutions have been proven to deliver exceptional value.

Secure API framework

Provides seamless and secure integration between core systems in an enterprise.

Case management

Facilitates mortgage post-settlement workflow management, exception handling, and reporting.

Digital document management

Enables transition to paperless technology and manages all aspects of the document lifecycle.

Correspondence management

Assists with inbound and secure outbound correspondence using predefined templates.

Mortgage process services

With Unisys mortgage process services, you can trust the operations of critical, complex tasks to us – enabling you to refocus your priorities on high value-added activities.

Contracting and funding

Involves mortgage business operations, including processing and finalizing new loan application contracts.

Loans management

Spans increases, variations, loan splits, construction management, deceased estates among others.

Complaints management

Focuses on resolving customer complaints, issues and incidents per local regulatory standards.

Customer support

Utilizes local capability to provide timely resolution to customer inquiries and issues, with an aim to enrich experience and retain customers.

Improve efficiency, cut costs and keep your customers happy

With Unisys Digital Mortgage Processing, you can capitalize on the growing demand for mortgage loan services across various use cases by delivering the hassle-free experiences customers expect. You'll be able to:

- Reduce costs by digitizing manual tasks and minimizing administrative overhead

- Improve quality and consistency of business processes through automation

- Minimize risk with a solution that builds regulatory compliance into core processes

- Improve operational agility with an API framework that eliminates system interdependencies

- Accelerate turnaround times with mortgage servicing functions designed for speed and accuracy

- Increase customer retention rates with redesigned processes that improve experiences and please your customers

Customer success:
Helping customers realize the dream of home ownership

RAMS – a division of Westpac, one of the largest banks in Australia – partnered with Unisys to optimize processes that guide property buyers through the home-ownership journey. We helped RAMS digitize their mortgage servicing function while uplifting security and compliance.

The results: better customer service and franchise experience; improved ability to attract and retain customers; and a robust, compliant by design solution, meeting internal policies and regulatory expectations.

Now is the time to move away from manual processes and seize the opportunity to optimize the loan servicing experience. To learn more, **visit us online** today.

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