

MarketBanking andReportFinancial ServicesBusiness Process

Mortgage Operations – Service Provider Compendium 2022

April 2022: Complimentary Abstract / Table of Contents



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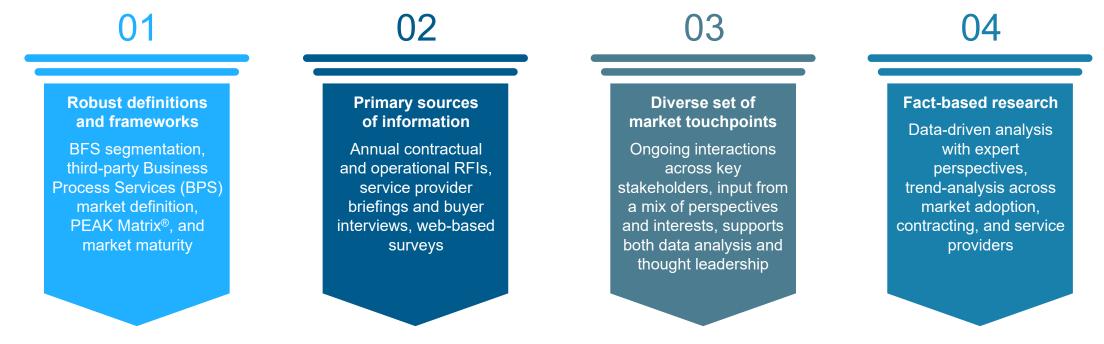
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Our research methodology is based on four pillars of strength to produce actionable and insightful research for the industry



Proprietary contractual database of over 600 banking contracts (updated annually)

Year-round tracking of 30+ banking operations service providers

Large repository of existing research across application and digital services insurance

Over 30 years of experience advising clients on strategic IT, business services, engineering services, and sourcing

Executive-level relationships with buyers, service providers, technology providers, and industry associations

This report is based on four key sources of proprietary information



- 1 Assessments for Capgemini, Computershare Loan Services, Conduent, DXC Technology, Exela Technologies, Peoples Processing, Sutherland Global Services, Teleperformance, and Unisys exclude service provider inputs on this particular study and are based on Everest Group's estimates that leverage Everest Group's proprietary Transaction Intelligence (TI) database, ongoing coverage of these service providers, their public disclosures, and interactions with buyers. For these companies, Everest Group's data for assessment may be less complete.
- 2 An Mphasis company

We continuously monitor the market and update the above list to include emerging service providers.

The source of all content is Everest Group unless otherwise specified.

Confidentiality: Everest Group takes its confidentiality pledge very seriously. Any contract-specific information collected will only be presented back to the industry in an aggregated fashion.

Background of the research

The landscape for mortgage operations is becoming increasingly competitive and dynamic as lenders look for newer solutions to improve their capabilities, cater to consumer needs, and gain market share. While the pandemic disrupted the industry, which was marked by a long period of low interest rates and significant demand in 2021, interest rates are rising again. In fact, the pandemic, has brought about some meaningful changes across consumer demand patterns, mortgage stakeholders' modes of working, and service delivery models.

Consumer demand patterns are shifting toward younger and more digitally savvy borrowers, who value experience and convenience over cost. Providers are actively leveraging their partnership ecosystems and new acquisitions to augment their capabilities and improve their offerings' time-to-market. They have invested in and built digital lending solutions and tools that help customers in their end-to-end loan life cycle and enhance the overall customer experience. The mortgage securitization market has experienced high competition from providers across other major LoBs. On the buyer side, North America continues to dominate market share in terms of size and new deals, while providers are somewhat getting a grip of the demand patterns of lenders across the Asia Pacific, UK and Continental European region. Providers are also experiencing demand from non-bank buyers such as FinTechs and real estate companies.

This report features the profiles of the following 23 leading mortgage operations service providers featured on the Mortgage Operations – PEAK Matrix® Assessment 2022:

- Leaders: Accenture, Infosys, Sourcepoint, and TCS
- Major Contenders: Capgemini, Coforge, Cognizant, Computershare Loan Services, Conduent, DXC Technology, Exela Technologies, EXL, HCL Technologies, Indecomm, Mphasis-Digital Risk, Sutherland Global Services, Tech Mahindra, Teleperformance, Unisys, Wipro, and WNS
- Aspirants: Peoples Processing and Writer Business Services

Scope of this report

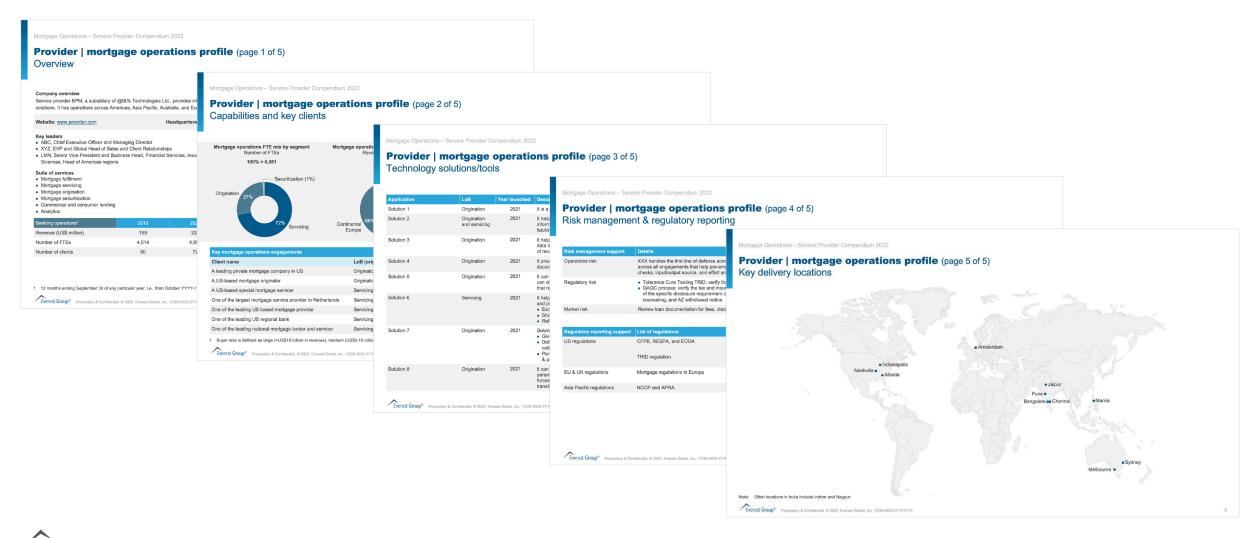




Service providers 23 leading mortgage operations service providers



This study offers 23 distinct chapters providing a deep dive into key aspects of mortgage operations; below are five charts to illustrate the depth of the report



Research calendar

Banking and Financial Services Business Process

Current release Published Planned **Reports title Release date** Mortgage of the Future January 2020 Everest Group – Corporate Actions Demystified January 2021 Closing the Gap for FinTech and BigTech Operations Non-banks' Sourcing Opportunity March 2021 Everest Group - Financial Crime and Compliance (FCC) Operations – Services PEAK Matrix® Assessment 2021 March 2021 Financial Crime and Compliance (FCC) Operations Services – Service Provider Compendium 2021 June 2021 Capital Market Operations PEAK Matrix[®] Assessment 2021 July 2021 Banking Operations PEAK Matrix[®] Assessment 2021 October 2021 Analytics Casebook – A Hitchhiker's Guide to BFS analytics October 2021 **Evolution of Modern Collections Operations** September 2021 Mortgage State of The Market Report 2021 November 2021 Ameliorating Customer Experience in BFS December 2021 Mortgage Operations PEAK Matrix[®] Assessment 2022 February 2022 Banking Operations Compendium 2022 February 2022 Mortgage Operations – Service Provide Compendium 2022 April 2022 Financial Crime and Compliance (FCC) Operations Services PEAK Matrix[®] Assessment 2022 Q2 2022

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