

# EXL Transforming Mortgage and Loan Services

Vendor Assessment Report Abstract

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9 pages







### Who Is This Vendor Assessment For?

NelsonHall's Transforming Mortgage and Loan Services Vendor Assessment for EXL is a comprehensive assessment of EXL's Digital Banking Services offerings and capabilities designed for:

- Sourcing managers monitoring the capabilities of existing suppliers of mortgage and loan process outsourcing and identifying vendor suitability for Transforming Mortgage and Loan Services RFPs
- Vendor marketing, sales and business managers looking to benchmark themselves against their peers
- Financial analysts and investors specializing in the support services sector.



# **Key Findings & Highlights**

EXL started its M&L services in 2002, delivering origination BPO services for an Alt-A lender; the Alt-A relationship has continued since then under various corporate ownerships. In 2007 mortgage administration services were added to the relationship and in 2008 default management. Over time EXL added additional clients and expanded its service offerings within the M&L space including marketing support, lead generation, customer care, AML, fraud management, loan origination, loan servicing, and default management.

In 2006 EXL acquired Inductis and added data analytics capabilities. Since then EXL has added marketing, risk, and operations analytics for its M&L clients. At the end of 2016, EXL acquired Datasource Consulting to enhance its capabilities to advise clients on data management and governance strategies, architect and implement their data infrastructures, and manage their data assets on an ongoing basis. The acquisition enabled EXL to expand digital transformation service delivery to its banking and lending clients.

Over the last 4 years, EXL has built several digital solutions and a partnership ecosystem to help M&L providers build intelligent operations. These digital solutions leverage RPA, ML, AI and analytics techniques to improve customer acquisition, loan origination, servicing, predictive fraud analytics, and default management.

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#### **Scope of the Report**

The report provides a comprehensive and objective analysis of transformation of mortgage and loan services offerings, capabilities, and market and financial strength, including:

- Identification of the company's strategy, emphases and new developments
- Analysis of the company's strengths, weaknesses and outlook
- Revenue estimates
- Analysis of the profile of the company's customer base including the company's targeting strategy and examples of current contracts
- Analysis of the company's offerings and key service components
- Analysis of the company's delivery organization including the location of delivery locations.

#### **Report Length**

9 pages

#### **Report Author**

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# Mortgage and Loan Services Vendor Assessments Also Available for:

Capgemini Capita Conneqt EXL Firstsource FIS Infosys Kuliza Mphasis TCS Tech Mahindra Wipro WNS