



# **Mphasis Digital Risk Next Generation Mortgage and Loan BPS**

**Vendor Assessment  
Report Abstract**

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**by Andy Efstathiou  
Director  
NelsonHall  
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## Who Is This Vendor Assessment For?

NelsonHall's Digital Banking Services Vendor Assessment for Digital Risk is a comprehensive assessment of Digital Risk's Next Generation Mortgage and Loan BPS offerings and capabilities designed for:

- Sourcing managers monitoring the capabilities of existing suppliers of capital market process outsourcing and identifying vendor suitability for Mortgage and Loan BPS 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

This NelsonHall assessment analyzes Digital Risk's offerings and capabilities in Mortgage and Loan BPS. Digital Risk is one of a number of banking operations services companies analyzed in NelsonHall's comprehensive industry analysis programs.

### Overview

Mphasis is a publicly listed IT and BPS services provider which traces its origins to a firm founded in 1992 by banking industry executives who started the company to deliver IT services to banks. Today, Mphasis generates 55% of its revenues from the banking and financial services industry (insurance accounts for an additional 20% of revenues). Mphasis has 60 BFS clients serviced by 13.5k employees.

Mphasis entered the M&L BPS business in 2013, with the acquisition of Digital Risk Services (Digital Risk) for \$175m. Digital Risk was founded in 2005 to provide loan review services for defaulted loans in mortgage-backed securities through analytics and heuristic models. Over time Digital Risk expanded its offerings to include BPS services to lenders and services.

In 2011, Digital Risk introduced analytics and mortgage origination solutions to its offering set. Digital Risk holds origination licenses in 48 out of 50 U.S. states. In 2013, Digital Risk was acquired by Mphasis for its origination, forensics, collateral valuation and analytics offerings in mortgage services. Mphasis Digital Risk's M&L BPS services are delivered in support of U.S. based lenders. The remainder of the report refers to Mphasis Digital Risk as Digital Risk.

## Scope of the Report

The report provides a comprehensive and objective analysis of Mortgage and Loan BPS 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.

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## Report Length

9 pages

## Report Author

Andy Efstathiou

[andy.efstathiou@nelson-hall.com](mailto:andy.efstathiou@nelson-hall.com)

## **Mortgage and Loan BPS Vendor Assessments Also Available for:**

Accenture  
Computershare  
Conneqt  
DXC  
Firstsource  
FIS  
HCL  
Infosys  
Intelenet  
Mphasis Digital Risk  
TCS  
Tech Mahindra  
Wipro  
WNS