



Mphasis Digital Risk Transforming Mortgage and Loan Services

Vendor Assessment
Report Abstract

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by Andy Efstathiou
Director
NelsonHall

10 pages





Who Is This Vendor Assessment For?

NelsonHall's 'Transforming Mortgage & Loan Services' Vendor Assessment for Mphasis Digital Risk is a comprehensive assessment of Mphasis Digital Risk's lending industry digital services offerings and capabilities designed for:

- Sourcing managers monitoring the capabilities of existing suppliers of M&L processes and identifying vendor suitability for M&L 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

Banking executives founded Mphasis Digital Risk, and financial services account for 55% of its revenues. In April 2021, Blackstone Group acquired majority ownership of Mphasis Digital Risk. In 2013 Mphasis Digital Risk entered the M&L services business by acquiring Digital Risk Services (Digital Risk). Digital Risk was founded to provide loan review services for defaulted loans in mortgage-backed securities through analytics and heuristic models. Digital Risk or Mphasis DR continues to be the brand Mphasis Digital Risk uses in lending operations.

Mphasis Digital Risk has focused its service development on analytics and user experience, with a focus on sentiment analysis. To enhance these capabilities, it has acquired:

- Datalytx (November 2020): a DataOps specialist with capabilities in Snowflake and Talend
- BLINK Interactive (Sept. 2021): design and research firm for user experience.

Mphasis Digital Risk has added new lending services to its portfolio of offerings, including BPS services to lenders and servicers. In 2011, Mphasis Digital Risk introduced analytics and mortgage origination solutions to its offering set. The firm has acquired licenses, including:

- SAFE ACT domestic operations: 49 continental U.S. states + D.C.
- SAFE ACT non-U.S. operations: Global operations center 25 states + D.C.

Mphasis Digital Risk's M&L services are delivered in support of U.S.-based lenders.

Scope of the Report

The report provides a comprehensive and objective analysis of M&L 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.

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Report Length

10 pages

M&L Services Vendor Assessments Also Available for:

Capgemini
Capita
Coforge
Cognizant
DXC
EXL
Firstsource
FIS
Happiest Minds
Infosys
Mindtree
Mphasis Digital Risk
Sopra Steria
Sutherland
TCS
Tech Mahindra
Wipro
WNS