



Solution overview

Global lending services— with a difference

At Cognizant Lending, we're a partner, not just a vendor.

That means we're here to see our clients succeed by collaborating to reimagine lending technology and processes—and using data to do it.

The result is solutions and services delivered at the highest standards.

Cognizant Lending provides end-to-end IT services and full-service business process outsourcing (BPO) combined with one of the largest lending practices anywhere — recognized by Everest Group as a leader in lending operations and #1 in innovation and capabilities.

By partnering with Cognizant Lending, you lower run costs and create flexibility. Equally important, you gain the opportunity to reallocate budget for transformation, client-facing enhancements, and more modern platform lending solutions.

Achieve your objectives with our full range of capabilities.



Strategy and experience design

Access in-depth industry expertise and create enhanced user experiences.

- Business/IT strategy
- Business case development
- Target operating model
- Governance and operating model
- Solution visioning and design
- Mapping customer experiences and journey maps
- Roadmap development
- Process design



Platform and fintech solutions

Tap into the power of end-to-end solutions.

- Platform implementation and upgrade
- Vendor platform analysis
- API integration with fintech solutions
- Data modernization AI/ML-based models, model management, review
- Portfolio reporting, executive reporting, external & regulatory reporting



Digital engineering

Solve your technology and process problems.

- Architecture & infrastructure
- Origination, servicing and default system implementation, system integration, workflow solutions, document management
- Solution delivery and integration
- Product strategy and delivery
- Integrated testing
- Application maintenance
- Private/public cloud



Full lifecycle BPO

Partner with us to focus on costs, flexibility, and client solutions.

- End-to-end service across lending products
- Licensed onshore/offshore for originations, servicing and collections
- Operational transformation through innovations and accelerators
- Data-driven insights
- Tailored solutions based on your processes and outcomes

Cognizant Lending, by the numbers



6,000 associates
in 25 countries



1,000+
projects



100+
global clients



10 delivery centers across
Asia, US and Europe



6 CMSC-
licensed branches

Strengthen your presence across the lending value chain

	Mortgage • 500+ projects across origination, servicing and default	Auto • 25+ projects and 200+ associates • Projects across POS, origination, servicing, collections and recovery, etc.	Personal • 10+ projects across origination and servicing	Commercial • 30+ clients, including national banks, and regional and community banks
Loan production	<ul style="list-style-type: none"> • LOS, POS implementation, consulting, assessment • DW setup, implementation and reporting • BPO end-to-end licensed NMLS services 	<ul style="list-style-type: none"> • Implementation and maintenance of loan marketing, approval, customer information management applications • BPO services end to end (VOE, onboarding, judgmental UWD) 	<ul style="list-style-type: none"> • Implementation of POS, dealer management, and retail portal • LOS DW implementation • BPO services end to end (underwriting, scoring, VOE) 	<ul style="list-style-type: none"> • LOS, POS implementation, consulting, assessment • DW set-up, implementation and reporting • BPO end-to-end services (onboarding, financial spreading, etc.)
Loan servicing and default	<ul style="list-style-type: none"> • Core servicing – customer service, investor accounting & reporting, cash management, escrow administration • Collections • BPO end-to-end licensed services (cash ops, claims, escrow mgt) 	<ul style="list-style-type: none"> • Implementation and maintenance of loan marketing, approval, customer information management applications • BPO services (forbearance mgt, cash ops / payoffs, title processing) 	<ul style="list-style-type: none"> • Implementation, integration and management of core servicing, collections, recovery & repossession systems • BPO services end to end (payoff management, collections, onboarding) 	<ul style="list-style-type: none"> • Collections, servicing and default systems consulting and implementation • Business process assessment, re-design • BPO services such as covenant monitoring, lease management, disbursements
Secondary marketing	<ul style="list-style-type: none"> • Loan purchase & acquisition • Loan pooling, risk mgt, pricing and settlement applications • BPO MSR management, onboarding, investor services 	<ul style="list-style-type: none"> • Loan purchase and acquisition 	<ul style="list-style-type: none"> • Maintain securitization and portfolio acquisition applications • BPO rate change mgt, extensions, etc. 	<ul style="list-style-type: none"> • Business rules design / management • Rate sheet distribution • BPO services, cash operations, change management

Industry accolades

Top industry analysts recognize us as a leader in lending:

Everest Group

Lending Services Operations
PEAK Matrix® Assessment, 2024

Lending IT Services
PEAK Matrix® Assessment, 2023

AI Services
PEAK Matrix® Assessment, 2023

Avasant RadarView™

Claims Processing Business
Process Transformation, 2023

Intelligent IT Ops Services,
2023–24

Tech Enabled Sustainability
Services, 2023–24

ISG Provider Lens™

Next-Gen ADM Services,
2023

Mortgage servicing and operations

Cognizant's [fully NMLS licensed](#) residential mortgage practice is ready to work with you, wherever your originations, servicing or risk organizations are in their modernization journey.

Partner with our team of experts to meet targets, improve quality, enhance CX, increase cost takeout, and expand your portfolio by implementing AI in mortgage lending.

We're an international leader in all aspects of mortgage servicing and operations, from traditional fulfillment and servicing to digital transformation and component-based solutions. Our strengths are not just what we do, but the way we do it.

Access our full range of services across the lending value chain:

- Generative AI strategies, business transformation and adoption
- Business consulting
- End-to-end services in mortgage fulfillment & servicing
- Quality control, business controls and other risk functions
- Business process managed services and optimization
- Mortgage customer experience
- Business and IT transformation
- Systems consolidation and application development
- Maintenance IT IS, BPO & data warehouse

Take the first step

Ask us today how reimagining your lending organization's technology and processes can deliver high-performing solutions and services.



Cognizant (Nasdaq-100: CTSI) engineers modern businesses. We help our clients modernize technology, reimagine processes and transform experiences so they can stay ahead in our fast-changing world. Together, we're improving everyday life. See how at www.cognizant.com or [@Cognizant](#).

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