



# Prepare your mortgage servicing for 2025 and beyond

Get game-changing value from Cognizant's unique blend of strategy, implementation and delivery services.



## Optimize your end-to-end lending

Wherever your mortgage servicing organization is in its modernization journey, Cognizant's licensed residential mortgage practice is ready to help you achieve your goals.

From business-led strategy and operational efficiency to customer experiences, cost reduction and streamlined loan workflow, our team provides end-to-end solutions and outcomes to sharpen your mortgage servicing. We partner with your lending organization to:

- **Improve the customer experience.** Ensure that your mortgage products and solutions stand out in a crowded market. Through a modern platform and the right mix of technology and automation, you gain an intuitive customer experience that builds loyalty and increases customer retention.
- **Increase cost optimization and margin improvement.** Create a business-led strategy that charts a successful digital journey backed by data-driven solutions, automation accelerators, and technology modernization.
- **Expand market share.** Increase your mortgage portfolio through advances such as AI/ML models that identify borrowers with a propensity to pay, as well as improved customer loyalty and increased retention.

## A full range of services

We help mortgage servicing organizations in all aspects of the lending value chain, from loan origination and servicing to default servicing and secondary marketing.

Our team's expertise in business strategy, technology implementation and business process outsourcing (BPO) stems from experience with more than 500 projects across the mortgage value chain. We're ready to help you thrive with a full range of services, including:

- Generative AI strategies, business transformation and adoption
- Business consulting
- Business process managed services and optimization
- Business and IT transformation
- Systems consolidation and application development
- Maintenance IT IS, BPO and data warehouse

## What sets us apart



### Extensive industry presence

Cognizant partners with 15 of the top 20 lenders/bankers, making our client portfolio one of the industry's most extensive.



### Recognized industry leadership

Everest Group named Cognizant a leader in its 2023 Lending IT Services PEAK Matrix Assessment.



### Unrivaled partner ecosystem

Our lending practice partners with key providers of industry platforms and services, from nCino and SAP Banking to Temenos, Palisades, NetOxygen and many more.



### End-to-end services

Our lending team combines business and technology expertise to ensure your projects are ready to succeed, on time and budget. You gain the efficiencies—and peace of mind—of a strategic partner.



### Experiences that run broad & deep

Our numbers tell an impressive story: We've completed 1,000+ transformational projects across key areas, including 200+ active projects. Our team includes 75+ business consultants and 6000+ associates. We operate 10 global delivery centers across Asia, the U.S. and Europe.

## Let's connect

Contact us today to schedule a meeting on how a modern mortgage service platform and customer journey can generate the benefits your business is looking for:

### Joe Miller

Head of Lending, Intuitive Operations & Automation (IOA)  
Cognizant Technology Solutions  
+1 (214) 724-7866  
[Joseph.Miller@cognizant.com](mailto:Joseph.Miller@cognizant.com)

### Chandu Choudhury

SBU Head – Lending  
Cognizant Technology Solutions  
+1 (201) 665-1376  
[Chandu@cognizant.com](mailto:Chandu@cognizant.com)

### Renuka Kambli

NA Lending and Consumer Cards & Payments Practice Lead  
Cognizant Technology Solutions  
+1 (949) 231-2790  
[Renuka.Kambli@cognizant.com](mailto:Renuka.Kambli@cognizant.com)



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](http://www.cognizant.com) or [@Cognizant](https://twitter.com/Cognizant).

### World Headquarters

300 Frank W. Burr Blvd.  
Suite 36, 6th Floor  
Teaneck, NJ 07666 USA  
Phone: +1 201 801 0233  
Fax: +1 201 801 0243  
Toll Free: +1 888 937 3277

### European Headquarters

280 Bishopsgate  
London  
EC2M 4RB  
England  
Tel: +44 (0)1 020 7297 7600

### India Operations Headquarters

5/535, Okkiam Thoraipakkam,  
Old Mahabalipuram Road,  
Chennai 600 096  
Tel: 1-800-208-6999  
Fax: +91 (0)1 44 4209 6060

### APAC Headquarters

1 Fusionopolis Link, Level 5  
NEXUS@One-North,  
North Tower  
Singapore 138542  
Tel: +65 6812 4000

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