

Mphasis Transforming Mortgage and Loan Services

Vendor Assessment Report Abstract

April 2020

by Andy Efstathiou Director NelsonHall

7 pages







Who Is This Vendor Assessment For?

NelsonHall's Transforming Mortgage and Loan Services Vendor Assessment for Mphasis is a comprehensive assessment of Mphasis'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

Mphasis has been delivering services to the financial services industry since it was founded in 1992 by banking industry executives. Today, Mphasis generates 46% of its revenues, and 26% of new logo wins, from the banking and capital markets industry. Mphasis counts 14 of the top 15 mortgage lenders as clients.

Mphasis entered the M&L services 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 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.

Digital Risk was acquired by Mphasis for its origination, forensics, collateral valuation, and analytics offerings in mortgage services. 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 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.



Contents

1.	Background
2.	Revenue Summary
3.	Key Offerings
4.	Delivery Capabilities & Partnerships
5.	Target Markets
6.	Strategic Direction
7.	Strengths & Challenges
	7.1 Strengths
	7.2 Challenges
8.	Outlook

Report Length

7 pages

Report Author

Andy Efstathiou andy.efstathiou@nelson-hall.com

Mortgage and Loan Services Vendor Assessments Also Available for:

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