

INFOSYS – MORTGAGE CONTENT MANAGEMENT SOLUTION



Infosys' Mortgage Processing Content Management solution enables our customer in the mortgage services industry to manage critical customer documentation through various stages of the mortgage lifecycle that typically spans several years. Mortgages go through various stages and several key aspects of this lifecycle are managed in other industry solutions; hence there is a need to access mortgage specific content within the context of these external systems. Infosys solution is offered as a SaaS (Software as a Service) offering pre-integrated with several industry applications. Following are the key features available:

- Mortgage specific content management across various stages such as onboarding,

foreclosure and bankruptcy, real estate ownership and disposition, off boarding etc. with integration into third party industry solution

- High volume content management, records management, metadata & taxonomy management, workflows and other core ECM requirements
- Large volume data technology allowing our customers to move large blocks of files into and out of our solution at high speeds. This is needed to support rapid loan onboarding and offloading
- Bankruptcy and foreclosure case management with integration into third party industry solutions
- High performance RESTful services interface for integration with any online application

• Available integrations with Infosys' AI platform NIA for additional functionality around:

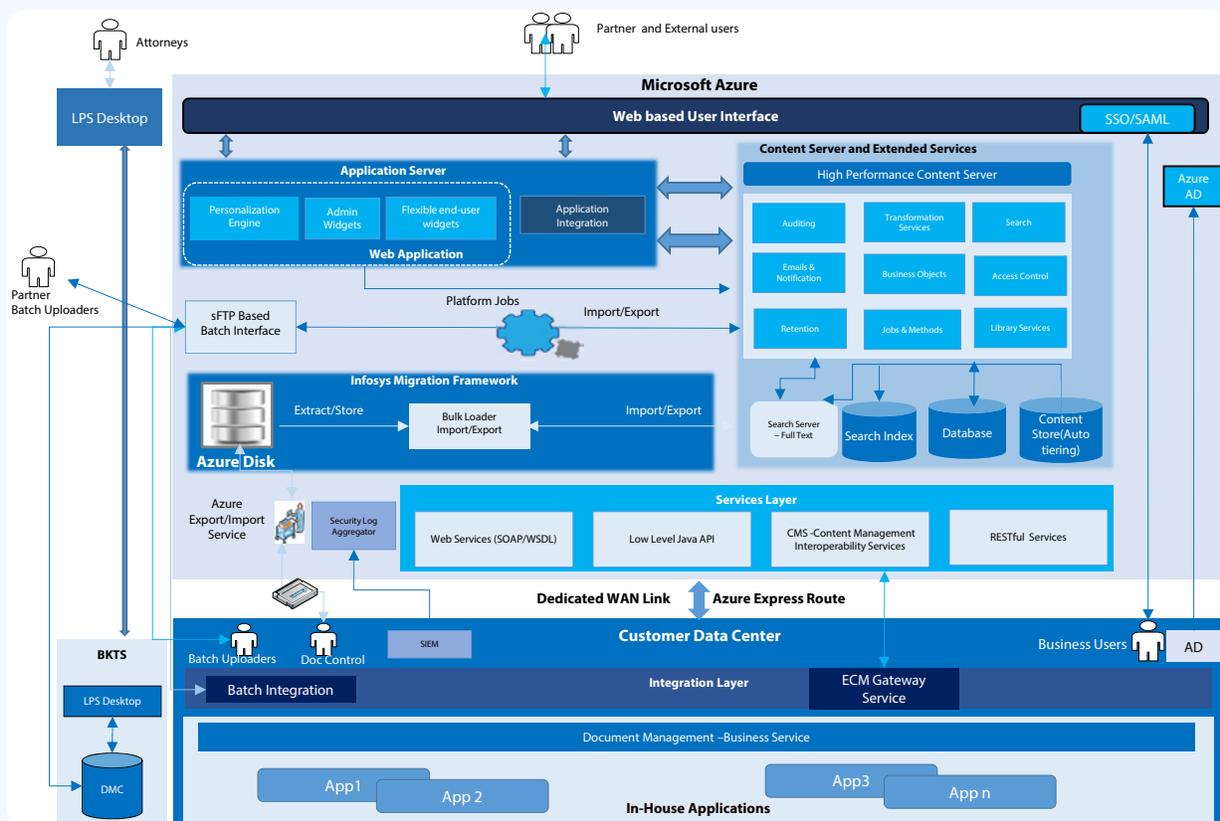
- Robotic Process Automation (RPA)
- Artificial Intelligence and Machine Learning based auditing and exception management by correlation of document content against mortgage information
- Automation using next-gen document classification and OCR
- Delivered in compliance with tight security regulation pertaining to the financial services industry including SOC2 compliance, CCM 3.x
- High elasticity to scale to increased loads and variable workload demands

Business Drivers

- High costs for building similar solutions on premise. SaaS (Software-as-a-service) based delivery model for significant huge cost savings

- Cross leverages Infosys' world class capabilities in cloud infrastructure enablement, security operations, managed services, domain expertise and content centric digital transformation capabilities

- Elasticity requirements due to variable workload models and need for addressing high demands arising out of business driven initiatives
- Technology proofing and need to maintain in-house skillsets



EDM Solution Architecture

Solution highlights

- Delivered in SaaS model and ensures significant cost savings
- Provides a rich-in-class end-user functionality with a flexible framework to extend
- Provides interfacing capabilities with external applications through secure RESTful and other services
- SLA bound service delivery
- Encryption across all tiers, host intrusion prevention, file-integrity monitoring
- Regular Penetration Testing, SOC II Audits
- Low latency network peering with customer data centers
- Highly available service on all tiers with inbuilt DR
- Pre-defined policies and procedures for operations and security governance of the SaaS platform
- Continuous SOC monitoring and risk remediation based on CSA CCM 3.0 (Cloud Security Alliance Cloud Control Matrix 3.0) of the EDM solution
- Layer security architecture for low risk service in highly regulated industries
- Hyper scale document migration and data-in and out service
- Storage service tiering for cost-effective large volume content storage

Key Features

We offer solution with Open Text Documentum D2 to store and manage the loan documents effectively and efficiently with multiple features and functionalities as depicted below.

Key Solution Features

Mortgage EDM in Cloud
Complete Security
Doc Upload & Creation
Personalization

Search Services
Library Service
Reporting
Workflows
Delivery Channel

Case study for a Specialty Mortgage Services Provider:

- Infosys performed an exhaustive study of the existing legacy system and understood the business drivers of the client vital for their continued growth and success
- End-to-end service setup for the client, including identification of EDM needs, development of business case, solution definition, enterprise EDM framework definition, detailed design, configuration / development, document migration, steady state operations
- Base data volume of around 150TB (500 million documents) with volume growth capability of 6 TB/month (20 million documents), providing rapid ingestion/ extraction rate of 1TB/48h
- The solution is highly capable of providing a quick in time search response of <3s for over 500 million loan documents with 2000 concurrent users
- Integrated with 20+ in-house applications
- Cost reduction of around 50% compared to on premise solution

For more information on Infosys Mortgage Content Management Solution, please write to us at ContentServices@infosys.com

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