

A person in a dark suit is holding a silver key in their right hand. They are sitting at a desk with a small wooden house model, a calculator, and some papers. The background is a bright, modern office setting.

# CASE STUDY

We Helped  
our Client  
Reduce Risks by  
Automating the  
Loan Risk  
Review Process

The logo features a stylized house roofline above the word "EXPERT" in a large, blue, serif font. Below "EXPERT" is the text "Mortgage Assistance" in a smaller, grey, sans-serif font.

**EXPERT**  
Mortgage Assistance



## CLIENT

Our client is a well-established US bank originating residential mortgages. With over 4,000 mortgage specialists across 47 states, they needed a comprehensive solution to alleviate their fraud detection inefficiencies.

## CHALLENGES

Retrieving, reading, and compiling pertinent information from multiple sources, data transfer and entry from third-party systems, made the data verification process very tedious for the client. Often it led to errors, and fraudulent applications slipped through the verification stages. Our client approached us to seek support in providing 24x7 operational services to address the following challenges:



# SOLUTION

After analysing the client's situation, we realized that the crux of the problem lay in sudden spike of loan huge volumes and the over reliance on manual verification process. The only solution was automating the client's process so that repetitive tasks could be reduced and the stare and compare approach to verification could be eliminated altogether. We integrated the clients LOS with MSuite, to minimize human intervention and automate the process of data validation. Our solution helped in the following ways:



Automated checks were run on a regular basis using the MSuite automation tool. This helped eradicate any potential risks that usually prevailed in manual intervention.



Our experts gathered additional data and carried out thorough risk monitoring research on our client's tax returns, W-2s, paystubs, undisclosed property and mortgage details, etc.



Streamlined custom workflows were developed and executed to optimize the entire performance of the process according to our client's needs.



Our experts maintained an internal knowledge base to increase the efficiency of identifying any fraudulent activities.

# RESULTS

By searching databases of bank loans and comparing it to the credit reports of borrowers, MSuite could identify loans that posed a greater risk of mortgage fraud. Our solution assisted the client:

Have an automated process in place to identify activities involving fraud due to **24x7** operations

Increase loan risk review coverage comprehensively



Reduce fraudulent applications by **100%**

Truncate loan risk review time by **80%**



To know more about  
our pre-fund quality control services,  
get in touch with our experts now.



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Company

