



# Robots-as-a-Service

## Solution Overview & Robot Experience

### Why HPA

At HPA, we believe robotic process automation (RPA) should be accessible for every company. Our unique, fully-managed RPA service model provides a simplified path to automating painful business processes while also accelerating time-to-value for clients.

With traditional RPA providers, there are many unforeseen barriers and hidden costs in developing and maintaining automation software. From hiring and retaining trained staff to change management and governance, a mature automation program requires a significant investment of time and attention from internal support.

With HPA, the documentation, development, deployment, and daily monitoring of your robotic workforce is handled by our team from start to finish. No complicated licensing requirements, lengthy training classes, or hidden fees. We deliver instant scalability and reliable outcomes at a predictable, transparent price.

**Our fully-managed RPA service model is 2-5 times more cost effective than traditional RPA models.**

### How it works

HPA's team of automation specialists work with your subject matter experts to identify and assess key pain points within your business; processes that are labor-intensive, time-consuming, and don't add value to the business overall.

Once target processes are selected, they are prioritized and our specialists get to work. We walk through each process with your team, documenting every step the user takes within the applications they use every day to complete their work. Documented processes are then validated via an internal audit to ensure every aspect of the process has been accounted for and documented. Once you sign off, development of your new automated workflow begins.

Our robotic engineers build out each workflow exactly to specification. Each new workflow goes through several rounds of rigorous testing, ensuring that your new digital workforce is delivering the results you expect, before being deployed in your environment.

Your digital workforce is always under the watchful eyes of our sophisticated robot manager, as well as our production support team, ready to handle any errors or exceptions, should they occur. At the end of every day, you receive an outcomes report showing what your digital workers did that day.

**\$250M+**  
in daily financial  
transactions

**2,200+**  
robots processing  
work daily

**650+**  
workflows  
automated

**90+**  
enterprise  
clients

# HPA's Mortgage Experience

HPA automates origination and servicing tasks across the systems you use every day, including Encompass® by Ellie Mae®, Assurant®, Mortgage Cadence, Finastra, Optimal Blue®, LoanSphere®, LendingQB®, Fiserv®, CoreLogic®, as well as document custody and third-party portals.

Originations				
Originations	Processing	Underwriting	Closing/ Funding	Post-closing
Order Credit	Loan Setup	Review Appraisal/ Income/Assets	Perform QC	Prepare/Deliver to Investor
Run AUS	Request Docs	Review Employment	Prep Documents	Reconcile Payout
Customer Decision	Verify AKAs	Review Fraud	Final Disclosures	Send Trailing
Lock Request	Run Fraud	Review Title	Send Loan Package	Onboard Loans
Initial Disclosures	Change of Circumstance	Review Flood	Register MERS	Advances Claims
Assign Processor	Order Flood/Title	Review MI	Onboard to MSP	Bankruptcy/ Foreclosure

Performing Servicing		Non-Performing Servicing			
Administration	Escrow Admin	Loss Mitigation	Foreclosure	Bankruptcy	Advance Claims
Lockbox & Payment Processing	Escrow Setup	Doc Tracking & Perfection	Pre-FCL Packet Creation	Setup/ Proof of Claim	Invoice Approvals
Payment Application	Escrow Analysis	Underwriting	Referral Eligibility Check	Motion for Relief	Assurant Invoice Gathering
Payment Reversal/ Reapplication	Escrow Cancellation	Trial Plan Cancellation	Package Build & Delivery	Ledger	CoreLogic Memo Bill
ARM/ Servicing Updates	Insurance Admin & Payments	Request Foreclosure Fee & Costs	FCL Bid	Payment Change Notice	Create/ File Claim
Payoff Quote	PMI Admin & Cancellation	Request Reclass	FCL Sale	Closing Workstation	Reimbursement Tracking & Allocation
Statements Processing	Tax Admin & Payments	Auto Denials & Rejections	FCL Payoff & Reinstatement	Dismissal/ Discharge Support	MI Claims Submissions

Save 15% on operating expenses by automating advance claims tasks.

HPA is partnered with Ellie Mae® to support their mission to accelerate lenders' operational productivity and innovation, reduce lenders' security and risk management, and streamline overall user experience to achieve a true digital mortgage.

Proud partner of **EllieMae**® Technology Powering the American Dream™

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### About HPA, A Cognizant Company

HPA is a provider of fully-managed robotic process automation services; documenting, building, deploying, and managing digital workforces on our clients behalf. Learn more at [www.hpa.services](http://www.hpa.services).

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### About Cognizant

Cognizant (Nasdaq-100: CTSH) is one of the world's leading professional services companies, transforming clients' business, operating and technology models for the digital era. Our unique industry-based, consultative approach helps clients envision, build and run more innovative and efficient businesses. Headquartered in the U.S., Cognizant is ranked 195 on the Fortune 500 and is consistently listed among the most admired companies in the world. Learn how Cognizant helps clients lead with digital at [www.cognizant.com](http://www.cognizant.com) or follow us @Cognizant.

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