



# RPA-as-a-Service

## Solution Overview & Robot Experience

### Why HPA

At HPA, we believe robotic process automation (RPA) should be accessible for every lender. Our unique, fully-managed RPA-as-a-Service model provides an accelerated path to automating painful business processes while also minimizing risk and controlling costs.

With licensed RPA software, there are many unforeseen barriers and hidden costs in developing and maintaining an automation initiative. From hiring and retaining trained staff to change management and governance, a mature automation program requires a significant investment of resources to see the ROI touted in the marketplace.

HPA evaluates, builds, tests, and operates your automation initiative 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.

**Lenders experience an average total cost savings of 83% with HPA.**

### How it works

HPA's team of automation specialists work with your subject matter experts to identify and evaluate 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 by the client to ensure every aspect of the process has been accounted for and documented. Once you sign off, robot configuration begins.

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

Our work doesn't stop there. Your digital workforce is always under the watchful eye of our sophisticated Robotic Command Center, as well as our automation operators who are ready to handle any errors or exceptions, should they occur. At the end of every day, you receive an outcome report showing what your digital workers did that day.

**12 years**  
automation  
experience

**97+**  
satisfied  
clients

**1000+**  
processes  
automated

**100+**  
applications  
automated

# HPA's Mortgage Experience

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

[Download the Robot Experience Overview](#) | [See what lenders are achieving with HPA](#)

Originations				
Originations	Processing	Underwriting	Close/Fund	Post-closing
Order Credit	Loan Setup	Review Appraisal, Income, Assets	Perform QC	Prepare for Investor
Calculate Fees/Taxes	Request Docs	Review Employment	Prep Documents	Deliver to Investor
Run AUS	Verify Income, Assets, Employment, Identity	Review Fraud	Final Disclosures	Review Conditions
Customer Decision	Run Fraud	Review Title	Send Loan Package	Review Trailing Docs
Lock Request	Order MI	Review Flood	Documents Reviewed	Reconcile Payout
Initial Disclosures	Order Appraisal	Review MI	File Reviewed	Create Transfer
Intent to Proceed	Order Flood	Ensure Compliance	Authorization & Disbursement	Send Trailing
Assign Processor	Order Title	Determine Eligibility	Warehouse Ad. Create	Onboard Loans
	Review Documents	Assign/Clear Conditions	Register/Transfer MERS	
	Change of Circumstance	Assign Closer	Denial Letters	
	Assign Underwriter		UFMIP	

Automating disclosures yields an average cost savings of 85% for our lenders.

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 between 15% to 50% on operating expenses by automating advance claims tasks.

HPA is partnered with ICE Mortgage Technology 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.



© 2021 ICE Mortgage Technology, comprised of Ellie Mae, Inc., Simplifile and MERSCORP Holdings, Inc. All Rights Reserved. Encompass®, Mavent®, Velocify®, the ICE Mortgage Technology logos and other trademarks appearing herein are the property of the entities of ICE Mortgage Technology. Other company and product names may be trademarks of their respective owners.

## About ICE Mortgage Technology

ICE Mortgage Technology, a division of Intercontinental Exchange, Inc. (NYSE: ICE), is the leading cloud-based loan origination platform provider for the mortgage industry. ICE Mortgage Technology solutions enable lenders to originate more loans, lower origination costs, and reduce the time to close, all while ensuring the highest levels of compliance, quality, and efficiency. Visit [icemortgagetechnology.com](http://icemortgagetechnology.com) or call 877.355.4362 to learn more.

## About HPA, A Cognizant Company

HPA is the leading RPA-as-a-Service provider for lenders seeking secure, reliable intelligent automation solutions. As a proven automation Center of Excellence, we utilize our proprietary technology and extensive reusable code library to deliver scalable RPA programs that accelerate ROI and reduce total cost of ownership. For more information, please visit [hpa.services](http://hpa.services).

## About Cognizant

Cognizant (Nasdaq-100: CTSI) 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 193 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](https://twitter.com/Cognizant).

## Cognizant

### World Headquarters

500 Frank W. Burr Blvd.  
Teaneck, NJ 07666 USA  
Phone: +1 201 801 0233  
Fax: +1 201 801 0243  
Toll Free: +1 888 937 3277

### European Headquarters

1 Kingdom Street  
Paddington Central  
London W2 6BD England  
Phone: +44 (0) 20 7297 7600  
Fax: +44 (0) 20 7121 0102

### India Operations Headquarters

#5/535 Old Mahabalipuram Road  
Okkiyam Pettai, Thoraipakkam  
Chennai, 600 096 India  
Phone: +91 (0) 44 4209 6000  
Fax: +91 (0) 44 4209 6060

### APAC Headquarters

1 Changi Business Park Crescent,  
Plaza 8@CBP # 07-04/05/06,  
Tower A, Singapore 486025  
Phone: + 65 6812 4051  
Fax: + 65 6324 4051