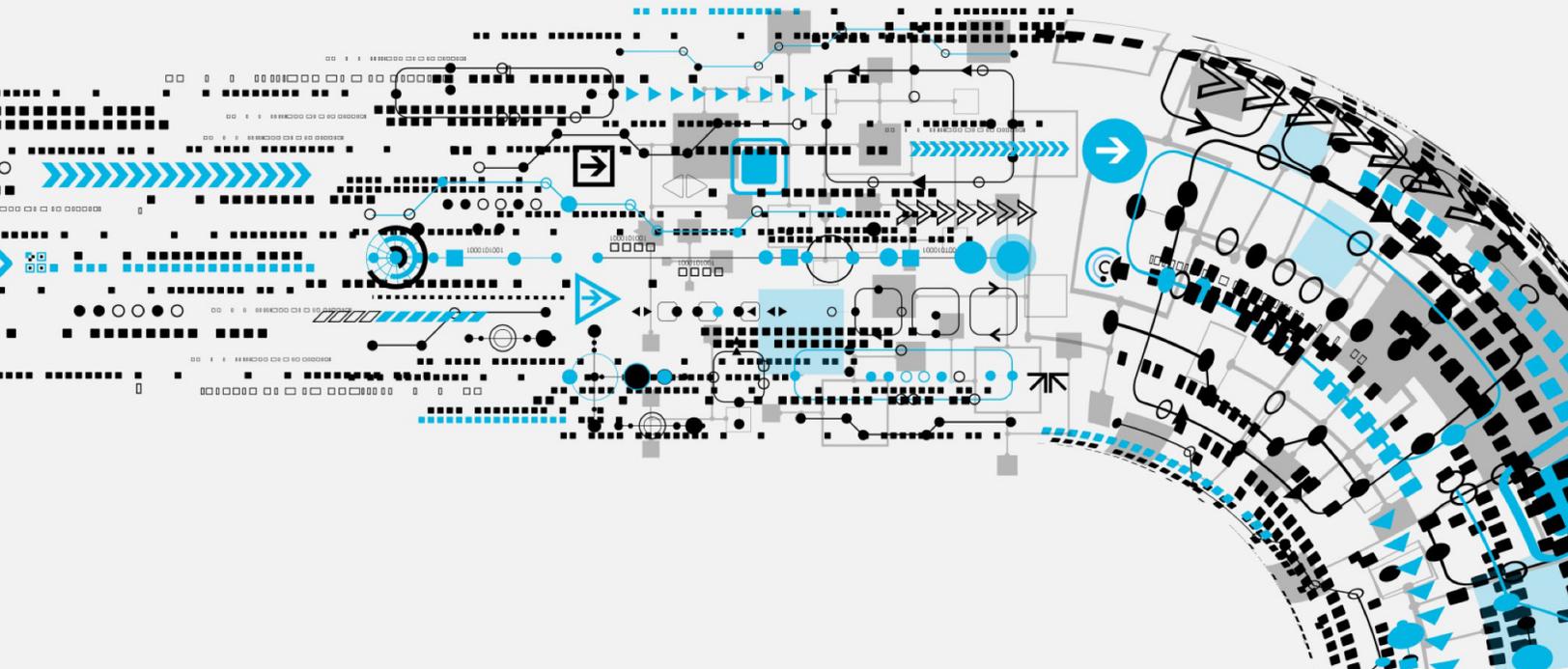


Robotic Process Automation in Mortgage Lending



High performance. Delivered.



Current market conditions have lenders faced with a number of challenges in the fight to maintain sustainable revenue growth.

These challenges are characterized by 'long and low' interest rates, credit deleveraging, regulation of fee income, tepid economic growth, and business leakage to new entrants. A customer experience gap is opening up between 'the best and the rest', forcing many institutions to try and play catch up by attempting complex system and data integrations. As a result, high cost-to-income ratios are attracting increased shareholder scrutiny.

The operational agility of most lenders is constrained by process controls and regulatory requirements that lead to change processes measured in years rather than months. Limited IT investment spend is available to rethink core processes and make them more efficient leaving fragmented operational processes that limit real time insights and generate performance metrics that are pulled rather than pushed. Rather than driving performance, operational executives are often left looking in the rear view mirror.

Tailored automation ecosystems can have a material impact on cost-income ratios by reducing process costs by >30%, enabling a more customer-centric operating model, and improving both business agility and intelligence.

The Automation Ecosystem

The building blocks to maximize ROI and improve cost-to-income ratios can be achieved through the development of an effective Automation Ecosystem. An Automation Ecosystem is an end-to-end capability that digitally enables and drives efficiency at speed across front, middle and back office functions, leveraging existing system architecture taking out cost, increasing customer transparency and collaboration, and enhancing performance management rigor.

Accenture's Automation offering includes an ecosystem of process, technology and analytics. Though Robotics alone is not a silver bullet, it is the engine of automation transformation and the key enabler to long term efficiency gains, business transformation, and effective utilization of data.

What is Robotic Process Automation?

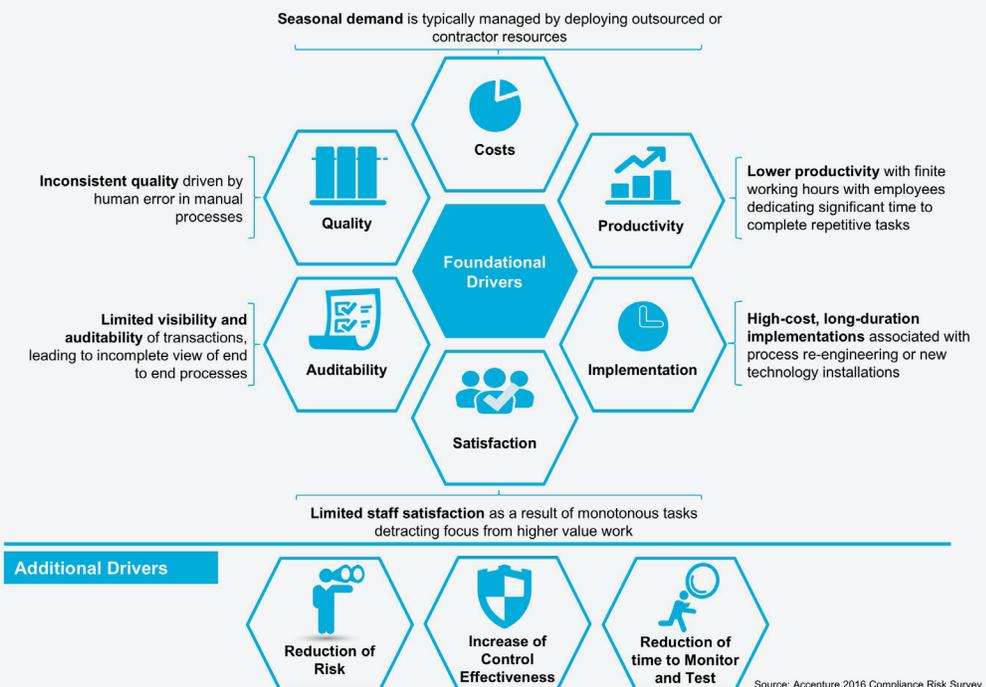
Robotic Process Automation (RPA) is the use of software to mimic the actions a human user would perform on a PC at scale to automate business processes that are highly repetitive, rule-based and use structured data. Robotics allows:

1. Creation of a 'Virtualized Workforce' that emulates the rapid automation and execution of repetitive steps in a process
2. Interaction with systems in the same way as a human user, meaning no complex system integration required
3. Business Configuration of processes that can be automated, through simple, intuitive user interface

Robotic automation is more than a technology trend; it is a different way to think about how business processes are solutioned, delivered, and managed. Robotic automation will complement the way we further empower business advisors, knowledge workers, and judgment-based role staff by removing the mundane and allowing them to spend their time on the parts of the business process that are customer centric and not rule driven.

As the digital revolution gains momentum, humans and machines must do more together. Successful businesses will embrace both as critical team members. Advances in robotics enable machines to not only communicate with humans, but also work side-by-side with them. It's a division of labor that plays to strengths of both. Human and machine—each on their own—won't be enough to drive businesses in the coming decades. Tomorrow's leading enterprises will be those that know how to meld the two effectively.

Drivers for Robotics Process Automation



Why Accenture:

Accenture has over 15 years of deep domain experience delivering transformational outsourcing solutions to the residential mortgage industry. We team with clients to deliver high performance operating environments that bring performance improvements in quality, cost, service and delivery. Accenture is the only provider in the industry to offer a holistic set of services across consulting, operations and technology.

Accenture's global reach has enabled us to draw upon expertise from around the world in Robotics and the wider Accenture family of Digital, Technology, Strategy and Operations, to build our Automation Practice. Accenture's differentiators include:

1. Deep expertise and a long history of delivering on business and technology transformation in the mortgage industry
2. Proven automation delivery framework & technology infrastructure design models for Robotics

3. Large pool of resources globally who can be quickly skilled to meet our clients' Robotics needs

4. Leading practice automation and mortgage process documentation that covers all phases of work; from assessment through to delivery

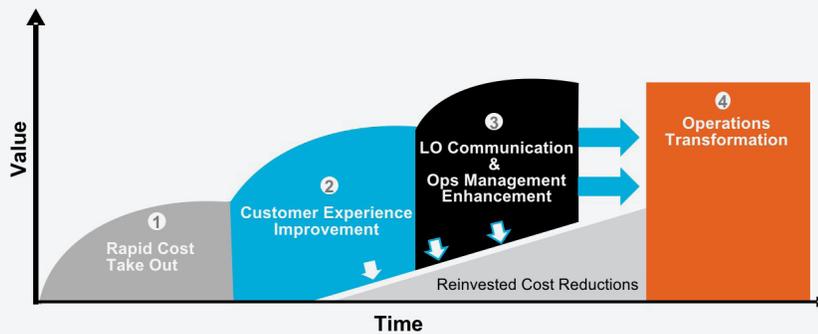
5. A Robotics lab that is used to trial the development of processes prior to client engagement, showcase various use cases and support internal training

Launching a Strategic Mortgage Transformation Journey with Robotics

Combining Accenture's comprehensive knowledge and experience working on some of the industry's most complex mortgage transformational journeys, along with our Automation Practice – which is the most comprehensive and scaled automation

organization in the world, Accenture assists clients in identifying areas relevant for robotic process automation and implement tailor made solutions with a quick turnaround. By using savings achieved at each stage of automation to reinvest

over time, lenders can achieve strategic cost reductions and efficiencies in back office operations leading to operational transformation that includes broader, structural changes beyond Robotics.



	Robotic Process Automation			Transformation
Focus	1 Rapid Cost Take Out <ul style="list-style-type: none"> Identify process steps with high robotic automation impact and high FTE counts (e.g. File Setup, Doc Management) Identify process steps where automating will reduce rework loops / data entry or manual processes 	2 Customer Experience Improvement <ul style="list-style-type: none"> Identify process steps where robotic automation will improve customer experience Identify process steps where robotic automation will improve cycle time by reducing customer wait time within 	3 LO Communication & Ops Management Enhancement <ul style="list-style-type: none"> Identify process steps where robotic automation will compliment communication between fulfillment operations and Loan Officers Identify opportunities to leverage robotics to drive more effective operational management routines 	4 Operations Transformation <ul style="list-style-type: none"> Quick wins implementing automation enablers across the value chain Process optimization within current operating structure More transformational optimization over time.
Use Cases	<ul style="list-style-type: none"> Loan Set-Up 3rd party service ordering Manual data entry into LOS 	<ul style="list-style-type: none"> Email and written correspondence to borrowers consistently and without fail Status movement, outstanding items, and key milestone dates 	<ul style="list-style-type: none"> Mobile reporting that increases floor time and provides leadership real time results Automate information / client pipeline status for LO's on the road 	<ul style="list-style-type: none"> Transformation Roadmap Implement Digital enablers Process Simplification and LEAN initiatives to improve efficiency and speed of service

For more information, contact:

Kelly Adkisson
Managing Director
North America Credit Consulting Lead
kelly.m.adkisson@accenture.com

David Jones
Managing Director
North America FS Robotics Lead
david.c.jones@accenture.com

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About Accenture

Accenture is a leading global professional services company, providing a broad range of services and solutions in strategy, consulting, digital, technology and operations. Combining unmatched experience and specialized skills across more than 40 industries and all business functions—underpinned by the world's largest delivery network—Accenture works at the intersection of business and technology to help clients improve their performance and create sustainable value for their stakeholders. With approximately 384,000 people serving clients in more than 120 countries, Accenture drives innovation to improve the way the world works and lives. Visit us at www.accenture.com.

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