Genpact Launches Quantum Mortgage Operating System

Platform Provides Lenders Data-Centric Automation and Risk Transparency, Leveraging Combination of Smarter Processes, Analytics and Technology

NEW YORK, April 16, 2012 /PRNewswire/ -- Genpact Limited (NYSE: G), a global leader in business process and technology management, today announced the release of the Quantum Mortgage Operation System (MOS) to help mortgage originators and lenders automate and streamline major elements of the loan origination process, resulting in shorter loan origination cycle times and a more transparent mortgage process.

The platform's use of data eliminates the silos between origination, closing and secondary marketing, enabling lenders to work on each loan file simultaneously. Quantum's software platform combines automated decisioning and highly efficient processing with its data-centric approach, resulting in the effective use of data for more accurate underwriting. It also features automated quality checking which increases the pull through and lowers loan repurchase rates. Since all the data is accessible from the application onward, the platform reduces the risk to lenders and investors.

This Mortgage Operations System is integral to Genpact's Mortgage Business Process as a Service offering, which combines Genpact's granular business process services, data analytics and mortgage domain expertise with the Quantum technology. Lenders can implement this as an end-to-end platform or select only the necessary components needed to create efficiencies. The combination of technology and services through the Software as a Service (SaaS) model allows lenders to scale as needed, resulting in improved and consistent profitability.

"Quantum MOS is a truly customizable lending solution, offering functionality as a comprehensive platform with the ability to scale services to fit the specific needs of the lender, all while lowering costs and significantly reducing manual work and risk," **said Roger Hull, vice president of technology, Genpact Mortgage Services.**

"Our end-to-end Mortgage Operations System brings together an incredibly streamlined mortgage process using Genpact's SEPSM framework with smart technology, further strengthening our comprehensive mortgage services capabilities for our clients," **said Matt Woods, president, Genpact Mortgage Services.** "As a Business Process as a Service (BPaaS) offering, we are leveraging our mortgage processing expertise and analytical insights with flexible technology."

About Genpact

Genpact Limited (NYSE: G), a global leader in business process and technology management services, leverages the power of smarter processes, smarter analytics and smarter technology to help its clients drive intelligence across the enterprise. Genpact's Smart Enterprise Processes (SEPSM) framework, its unique science of process combined with deep domain expertise in multiple industry verticals, leads to superior business outcomes. Genpact's Smart Decision Services deliver valuable business insights to its clients through targeted analytics, reengineering expertise, and advanced risk management. Making technology more intelligent by embedding it with process and data insights, Genpact also offers a wide range of technology services. Driven by a passion for process innovation and operational excellence built on its Lean and Six Sigma DNA and the legacy of serving GE for more than 14 years, the company's 55,000+ professionals around the globe deliver services to its more than 600 clients from a network of 57 delivery centers across 16 countries supporting more than 25 languages. For more information, visit www.genpact.com, Follow Genpact on Twitter, Facebook and LinkedIn.

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