Genpact Integrates Compliance Platform into Quantum Mortgage Operating System

QuestSoft's Compliance EAGLE Adds Comprehensive Mortgage Compliance, Investor Tests and Reporting

PHOENIX, April 23, 2012 /PRNewswire/ -- MBA National Technology in Mortgage Banking Conference & Expo -- Genpact Limited (NYSE: G), a global leader in business process and technology management, has integrated QuestSoft's Compliance EAGLE into its Quantum Mortgage Operating System (MOS) to help originators and lenders automate and streamline compliance reviews during the loan origination process.

The integration with Compliance EAGLE will enable Genpact's Quantum users with the ability to check compliance and run reports throughout the loan process. QuestSoft not only provides compliance checks on national, state and local laws but also supports investor compliance guidelines. The software is fully integrated with Genpact's Quantum MOS, which reduces errors and improves accuracy, providing lenders a faster and lower cost option to ensuring successful loan origination and compliance.

"It is extremely difficult for lenders to keep up with every new regulation and law being passed at the federal and state levels," **said Leonard Ryan, president of QuestSoft**. "Integrating Compliance EAGLE into Quantum ensures that Genpact users are always in compliance with the newest regulations. Quantum's transparent data-focused software platform ensures that originators, closers and secondary marketers can all monitor the compliance status of the loan from the initial application through closing."

Genpact's Quantum MOS uses a data-driven approach to remove the silos between origination, closing and secondary marketing. The software platform combines automated decisioning and highly efficient processing, resulting in valuable data and insights for more accurate underwriting. The automated quality checking combined with Compliance EAGLE increases the pull through and lowers loan repurchases due to improper compliance.

Quantum MOS is also an integral component of Genpact's Mortgage Business Process as a Service offering (BPaaS), which includes Genpact's granular business process services, data analytics and mortgage domain expertise.

Compliance EAGLE evaluates loan files against a comprehensive suite of compliance regulations and standards, including the Home Mortgage Disclosure Act (HMDA), NMLS licensing, LEF reviews, RESPA fee tolerances, various exclusionary lists and flood determination requirements, in addition to the Truth in Lending Act (TILA), and federal, state and local consumer and predatory lending laws. Additionally, Compliance EAGLE's reviews are widely accepted by many secondary market investors.

"Having the ability to integrate compliance checks into the loan process in every step of the workflow enables enhanced risk transparency and reduced costs in collecting, analyzing and reporting potential issues before the loan closes," **said Rob Pommier, vice president of Genpact Mortgage Services**. "As a result, an investor will no longer have to wait until the loan is closed to ensure compliance, and that enhanced level of risk transparency enables all parties to maximize pricing and profit potential."

About QuestSoft

Laguna Hills, Calif.-based QuestSoft is an established provider of comprehensive and automated compliance software and services to the mortgage, banking and credit union industries. The company's products enable more than 1,700 banks, credit unions and mortgage companies to simplify the collection, analysis, compilation and

reporting of key lending regulatory report data. For more information about QuestSoft and its products, visit the company's Web site at www.questsoft.com.

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 (SEP(SM)) 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 58 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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