# Genpact Mortgage Services Releases the Next Generation of the Quantum Loan Origination System

**Broadens Genpact's BPaaS Offering to Optimize Mortgage Workflow, Mitigate Compliance Risk, Reduce Total Costs and Improve Cycle Time**

NEW YORK, April 3, 2013 /PRNewswire/ -- Genpact Limited (NYSE: G), a global leader in business process management and technology services, announced today that it has released its next generation of applications from its Quantum technology platform for loan origination processing.

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Genpact's Quantum platform features a uniquely data-centric, end-to-end loan origination system (LOS) which leverages innovative "process automation" to significantly streamline mortgage loan fulfillment.

Expanding the Genpact Quantum Mortgage Origination Technology suite, the Quantum LOS applications automate the sales, processing, underwriting, closing, secondary, and delivery functions of the mortgage origination process. In addition to the LOS applications, the Quantum Mortgage Technology Suite also includes a Mortgage Operating System (MOS) that includes Business Process Management, Enterprise Content Management, and Supply Chain Management component applications. Lenders using the Quantum LOS and its MOS benefit from efficiencies and automation that can trim as much as 30% of the time and effort needed to fulfill a loan from application to post-closing. The Quantum LOS and MOS also significantly improve process transparency that allows better reporting, performance management, and compliance for mortgage lenders.

Quantum is available in a software-as-a-service (SaaS) delivery model at a variable, transaction-based price. The Quantum LOS and MOS applications are easily configured for each client's unique requirements, and the MOS can be easily appended to a client's existing legacy loan origination systems to buttress feature and function deficits while minimizing capital investment and potential process disruption. Additionally, Quantum LOS and MOS comprise the technology platform underpinning Genpact's Mortgage Business Process as a Service (BPaaS) offering, which combines Quantum technology with Genpact's mortgage domain expertise, business process management services, and global delivery capabilities.

"For lenders who are looking to either completely overhaul, or simply enhance their current LOS system, Genpact's Quantum Technology Solutions provide top-of-the-line efficiencies and cost savings," **said Matt Woods, president of Genpact Mortgage Services.** "One of the system's key differentiators is that lenders who do not need every piece of the LOS replaced can select only those applications needed to overcome obstacles in their existing workflow. Quantum provides a much more intelligent and flexible mortgage loan origination process."

Quantum is made up of a number of applications that can be deployed as a standalone, SaaS solution or as a comprehensive, end-to-end BPaaS LOS solution. The LOS consists of applications for sales services, processing services, underwriting services, closing services, secondary reporting and closed loan delivery. The MOS encompasses applications that streamline mortgage process workflow, document management and content management, in addition to providing quality control for the electronic loan file.

Genpact has built the science of process through its Smart Enterprise Processes (SEP$^{SM}$) methodology and has applied this unique science to making the end-to-end mortgage origination process more efficient and effective. Genpact SEP$^{SM}$ combined with its Quantum technology and customizable applications deliver greater scale,

lower turnaround times, and reduced costs, enabling mortgage clients to realize higher profitability and overall efficiency.

**About Genpact**

Genpact Limited (NYSE: G), a global leader in business process management and technology services, leverages the power of smarter processes, smarter analytics and smarter technology to help its clients drive intelligence across their 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 15 years, the company's 60,000+ professionals around the globe deliver services to its more than 700 clients from a network of 70+ delivery centers across 18 countries supporting more than 30 languages. For more information, visit www.genpact.com. Follow Genpact on Twitter, Facebook and LinkedIn.

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