

In-Sourcing home loan originations saved \$250 per customer

Challenge

Client sought advantages of moving loan originations process in-house, but needed NTT DATA Consulting's help to make it happen.

NTT DATA Consulting's client — a Fortune 100 Retirement Services Provider — decided to move its mortgage origination process in-house after years of outsourcing to a third-party provider. To reap the identified advantages of this strategy — lower origination costs, better management of the process, and an improved customer experience — the client needed NTT DATA Consulting's expertise to put the people, processes, technologies, and facilities in place quickly and efficiently.

Solution

NTT DATA Consulting built a call center from the ground up through careful planning and thoughtful execution.

NTT DATA Consulting developed robust business and technology solutions that helped the client turn existing facility shells and basic telephony into a dynamic, full-service call center.

NTT DATA Consulting's contributions included:

- Developing plans for hours of operation, facilities, business continuity, and staffing
- Establishing call center queues/routing and facilitating a quality control plan for both government and conventional products
- Partnering with client's HR team to develop job descriptions and a complete training plan to enable associate readiness and buy-in

NTT DATA Consulting Client Success Story:

Fortune 100 Retirement Services Provider

Offerings:

Product Development, Rollout, and Launch

Business Intelligence and Data Management Strategy

Operating Model and Organizational Design

IT Transformation Planning and Systems Rationalization

Client Results:



\$250 saved per closed loan package

NTT DATA Consulting helped the client establish a full-service originations center that improved the customer experience and saved money.

Results

NTT DATA Consulting's careful planning and oversight ensured business and customer benefits of in-house originations center were realized.



\$250
saved per
loan package



Improved
customer experience;
no third-party hand-off



Expert
team recruited/trained to
staff call center



In-House
move enabled rollout of FHA
mortgage products

About NTT DATA Consulting

NTT DATA Consulting takes an industry-centric approach to business and technology consulting. We seamlessly integrate business strategies and enabling technology to help clients accelerate business-driven transformation and compete in the digital world. NTT DATA Consulting has the unique ability to create end-to-end solutions by tapping the entirety of NTT DATA's global technology and business process capabilities. In financial services, our 1,000-plus business consultants and 4,000 technology experts work with 25 of the leading financial institutions in North America. Visit www.nttdata.com/USconsulting to learn more.

About NTT DATA

NTT DATA is a leading business and IT services provider and global innovation partner with 80,000 professionals based in over 40 countries. NTT DATA emphasizes long-term commitment and combines global reach and local intimacy to provide premier professional services, including consulting, digital, managed services, and industry solutions. We're part of NTT Group, one of the world's largest technology services companies, generating more than \$100 billion in annual revenues and partner to 80% of the Fortune 100. Visit www.nttdata.com/americas to learn more.

Let's Get Started

To learn more about how we can help you succeed, please contact:

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Client Quote:



NTT DATA

*Consulting has been
a great partner with*

*us through assessments for
correspondent lending and
various enhancements with
our mortgage vendor, as well
as the establishment of an
internal mortgage call center."*

**- Fortune 100 Retirement
Services Provider**