

Horizon 3 Market Leader

Driving growth through ecosystem transformation

HFS Horizons

The Best Service Providers for Mortgage Reinvention, 2025

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A tech-led platform modernization partner enabling AI-orchestrated mortgage workflows

HORIZON 3 — Market Leader



HORIZON 2 — Enterprise Innovator

HORIZON 1 — Disruptor

Access the report at www.hfsresearch.com

Leading with data, AI, and platform expertise: At the intersection of technology and domain and blending consulting expertise with a partner-led approach, Cognizant blueprints target operating models to drive smart operations and tech-led efficiencies through data and analytics. Its platform knowledge plays a critical role in modernization—supporting both build and buy strategies adopted by mortgage firms. There’s also a growing focus on non-traditional mortgage products.

Delivering a flex-as-a-service models: The firm has developed flexible as-a-service models tailored to enterprise and function-specific mortgage needs, offering scalable servicing options that align with the industry’s cyclical nature. These consumable engagement models help mortgage clients quickly jumpstart digital initiatives and accelerate transformation.

Extending platforms and accelerating transformations with mortgage-specific IPs: Cognizant brings more than 20 assets and accelerators skinned for mortgage-specific needs—such as DAF, iVerify, and compliance services—to address capability gaps in generalist platforms and LOS. Notably, the Neuro® platform enables AI-led process orchestration, supporting both partner product integration and enterprise-grade capabilities across data and cloud.

Transformation-led delivery with skin-in-the-game execution: Cognizant’s acquisition of CoreLogic’s India-based BPO arm added 6,000 lending specialists, strengthening its ability to manage mortgage cyclicity. Its transformation at Cotality (formerly CoreLogic), powered by the Neuro platform, cut average handling time by 24% and drove major cost savings. Skin-in-the-game pricing, linking 50% of fees to realized savings, sets a strong precedent.