



Cognizant AI-Driven
Mortgage Underwriting Workbench

Make smarter underwriting decisions

**End stare-and-compare underwriting.
Agentic AI brings intelligence and speed to
your mortgage lending workflows.**



Mortgage lenders face a difficult reality: Origination costs are nearing \$11,000 per loan, and documentation and compliance grow more complex every year. Yet underwriters still spend much of their time gathering and reconciling data, performing “stare-and-compare” reviews across multiple systems.

Cognizant’s AI-Driven Mortgage Underwriting Workbench changes that scenario.

It combines agentic AI and unified data ingestion with intelligent workflow orchestration to reimagine the underwriting process. The result: lenders can finally replace inefficient manual reviews with informed, data-driven decision making.

The Underwriting Workbench continuously analyzes key factors, including:



Income stability
and calculations



Asset and funds
verification



Credit and
liability analysis



Collateral and
appraisal validation



Fraud and
compliance signals

As a result, underwriters receive clear insights, prioritized files and explainable recommendations so they can focus on what matters: making the right lending decisions.

Ask us today about the benefits of Underwriting Workbench for your operations, including:



Faster underwriting
cycles



Lower cost
per loan



Higher underwriter
productivity



Consistent, explainable
decisions

Mortgage underwriting is entering a new era: human-led and AI-assisted. We're ready to help you lead it.



Cognizant (Nasdaq-100: CTSI) engineers modern businesses. We help our clients modernize technology, reimagine processes and transform experiences so they can stay ahead in our fast-changing world. Together, we're improving everyday life. See how at www.cognizant.com or [@Cognizant](https://twitter.com/Cognizant).

World Headquarters

300 Frank W Burr Blvd
Suite 36, 6th Floor
Teaneck, NJ 07666, USA
Tel: (201) 801 0233

European Headquarters

280 Bishopsgate
London
EC2M 4AG, England
Tel: +44 (01) 020 7297 7600

India Corporate Office

Siruseri-Software Technology Park of India
(STPI)
SDB Block – Ground floor North wing
Plot No H4, SIPCOT IT Park
Chengalpattu District,
Chennai 603103, Tamil Nadu, India
Tel: 1-800-208-6999

APAC Headquarters

1 Fusionopolis Link,
Level 5 NEXUS@One-North,
North Tower, Singapore
138542
Tel: +65 6812 4000

© Copyright 2025–2027, Cognizant. All rights reserved. No part of this document may be reproduced, stored in a retrieval system, transmitted in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without the express written permission of Cognizant. The information contained herein is subject to change without notice. All other trademarks mentioned herein are the property of their respective owners.