

Analyst quote:

"Mortgage providers are moving from task-level automation toward end-to-end workflow orchestration as fragmented processes, manual document handling, and repeated handoffs continue to increase turnaround times, operating costs, and the risk of inconsistent decisions. This shift is increasing the relevance of AI-led orchestration that can connect data, workflows, and human oversight across the mortgage life cycle.

Cognizant delivers mortgage services across origination, underwriting, servicing, collections, loss mitigation, and claims. Its capabilities combine Cognizant Neuro® with intelligent document processing, income verification, investor accounting automation, and claims processing. The company also applies AI and automation to document extraction, tax research, pre-underwriting, quality audits, and operating-procedure generation. Its ecosystem includes platforms such as Ohpen, LoanBeam, Brace, Indico, Xtracta, and PAL Genie, which it integrates with mortgage workflows and proprietary assets through APIs.

Cognizant's licensed mortgage operations, coverage across the mortgage value chain, and continued development of agentic AI and workflow-orchestration capabilities support its position as a Leader in Avasant's Mortgage Business Process Transformation 2026 RadarView."