HEXAWARE

Dual-location Advisory and AI Modernization for Global Lending Operations

AUD 2.5M savings with 30% faster loan processing via AI-led workflows

Case study

Client

Global Consumer Lender Across Europe and APAC

The client is a prominent global provider of consumer lending and residential mortgage services. The engagement brief was to align strategy across geographies and diagnose operations in depth so the Australia-headquartered client could reduce cost, improve cycle time, and raise servicing quality through AI modernization and workflow optimization.

Challenge

Workflow Optimization of Legacy Lending Operations

Hexaware's initial assessment uncovered fragmented workflows created by legacy origination systems and heavy manual effort across lending operations, including loan processing, document validation, and onboarding. Manual first notice of loss (FNOL) intake and document indexing in the Manila captive center produced high costs and low returns. These inefficiencies extended loan turnaround times, delayed revenue realization, and degraded customer experience through servicing delays and resolution gaps. Low automation maturity and redundant checks increased the risk of human error in underwriting and compliance, and every improvement required disproportionate effort.

The client required end-to-end assessments across Australia and the Philippines, identification of automation-ready processes, performance benchmarking, and strategic recommendations for digitalization, predictive analytics, and FTE/cost reduction, all while coordinating a dual-location program that needed rapid discovery and validation.

Solution

AI-powered Underwriting, Generative AI Servicing, and Dual-location Advisory

Hexaware delivered a parallel-track, dual-location advisory program that combined rapid discovery, validated prioritization, and targeted automation pilots. The approach balanced quick wins with a durable roadmap:

- **Structured, end-to-end assessments:** Conducted across origination, servicing, and support to create a prioritized baseline
- **Interview-led validation:** Facilitated sessions with SMEs and process owners to ground findings in operational detail
- **Parallel tracks (~95% coverage):** Three tracks—mortgage sales and originations, asset finance origination, and customer service—covered roughly 95% of the mortgage and customer-service process footprint to accelerate discovery and delivery
- **AI-native automation:** Deployed Hexaware's AI-powered underwriting workbench and agentic AI for FNOL and document classification
- **Predictive analytics packs:** Benchmarked performance and surfaced optimization levers in underwriting and policy administration
- **Generative AI servicing:** Introduced agent assist and chatbots to reduce handling time and improve resolution quality
- **Opportunities register:** Created with impact analysis and prioritization, identifying more than 150 transformation opportunities across mortgage and customer service
- **Cross-functional delivery team:** Domain consultants, process engineers, and automation specialists led by a consulting lead executed the program
- **In-person alignment:** Ran workshops with mortgage leaders in Australia to align transformation goals and validate the roadmap
- **High-intensity governance:** Daily checkpoints and weekly steering kept delivery on track and decisions timely

Client

Challenge

Solution

Benefits

Summary

Benefits

Tangible Cost Reduction, AI-led Loan Processing, and Knowledge at Scale

The program delivered measurable operational and financial results and created the foundation for scaled automation:

30%
savings across assessed functions

150+
transformation opportunities identified for phased delivery

30%
reduction in loan processing time

Elimination of duplicate checks and re-submissions in processing

AUD 2.5 million
in cost savings

Centralized knowledge base and automated training modules to accelerate ramp-up and preserve institutional knowledge

~40%
expected reduction in call volumes through generative AI-enabled servicing

Client

Challenge

Solution

Benefits

Summary

Summary

A Validated Roadmap for AI in Lending Operations

Hexaware ran parallel advisory tracks across Australia and the Philippines to tackle legacy bottlenecks, leveraging AI in lending operations, predictive analytics, and tight governance. The program delivered AUD 2.5M in savings and 30% faster AI-led loan processing, identified 150+ opportunities, and produced a validated roadmap to scale AI across customer experience and back-office functions.

HEXAWARE

Ready to Transform Your Lending Operations?

Connect with Hexaware's AI modernization and advisory experts at marketing@hexaware.com and discover how we can deliver measurable savings and faster processing for your business!

About Hexaware

Hexaware is a global technology and business process services company. Every day, Hexawarians wake up with a singular purpose: to create smiles through great people and technology. With this purpose gaining momentum, we are well on our way to realizing our vision of being the most loved digital transformation partner in the world. We also seek to protect the planet and build a better tomorrow for our customers, employees, partners, investors, and the communities in which we operate.

With offices across the world, we empower enterprises to realize digital transformation at scale and speed by partnering with them to build, transform, run, and optimize their technology and business processes.

Learn more about Hexaware at https://www.hexaware.com.

Get in touch