

FICO® Mortgage Solution

Improve performance across all your mortgage decisions

Does your current mortgage lending process allow you to:

- Optimally manage rules, risk policy and pricing?
- Rapidly adjust decision strategies in response to market changes?
- Act on information about your mortgage customers across the lifecycle?
- Accurately monitor loan performance and optimize future lending decisions?

Infuse your mortgage processes with more flexibility, control and analytic sophistication

FICO® Mortgage Solution helps organizations make better decisions throughout the mortgage lending lifecycle — from prequalification and pricing to underwriting and maintenance. The solution enables lenders to decrease processing time, provide more control in setting and maintaining strategies, minimize the amount of manual review, and develop customized scorecards. The solution also provides reasons why a product is eligible/ineligible, provides the ability to affect date guidelines and price adjustments, and gives a detailed breakdown of all pricing components.

Modular by design, the FICO Mortgage Solution can seamlessly augment existing origination environments with sophisticated data science and decision management capabilities, or it can completely replace legacy systems.

This modern, automation-first underwriting and pricing solution provides a platform for business users to directly manage all aspects of the mortgage lending process without the need for IT or vendor intervention.

Reduce risk through intelligent automation

Intelligent automation and advanced analytics reduce processing time, minimize manual underwriting, improve regulatory compliance and deliver the experience that today's mortgage customer expects.

Achieve customer-level decisioning

Direct control over all decision strategies, risk policies and pricing rules ensures that the right product, pricing and risk professionals are driving the best decisions for each customer.

Drive continuous process improvement

Flexible decisioning and analytic capabilities allow lenders to improve their mortgage lending processes at the pace and scale that best suits them.

A modern mortgage lending process should deliver:



Faster, Smarter Lending Decisions



Extensive Business User Control



Robust Compliance



Competitive Borrower Experience