



## **Indecomm Global Services**

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### **FOR IMMEDIATE RELEASE**

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## **Indecomm Client UCBI Implements BotGenius™ to Automate Middle Office Mortgage Operations**

**Edison, NJ – Tuesday, January 12, 2021** – United Community Bank, Inc. (NASDAQ:UCBI) and Indecomm Global Services announced the successful implementation of Indecomm’s BotGenius™ suite of middle office automation solutions, a critical tool to help ensure a positive and holistic borrower experience for United Community Bank customers. BotGenius™ is a collection of software robots pre-built to emulate human computer interaction for specific, standardized middle office tasks, processes, and workflows in the mortgage industry.

Over the past several years, the mortgage industry has made substantial progress on the automation of the front and back ends of the origination process – specifically focused on borrower online experience and loan closing. However, the bulk of the time and expense in the mortgage loan origination process is in the “middle office”, or processing and underwriting. The processing and underwriting stages of the mortgage process have the greatest impact on the borrower experience and have seen the least amount of impactful automation options.

The “middle office” also provides mortgage lenders with the biggest opportunity for gaining efficiencies, yet it is the hardest part of the mortgage loan lifecycle to automate. Indecomm’s automation solutions have been carefully designed with the entire mortgage lifecycle in mind. By employing robots, or “digital workers”, BotGenius™ mitigates inefficient processes, enhances the overall borrower experience, and increases return on investment, with an estimated 40 to 60 percent cost-savings for the processes available for automation.

“In this cyclical market, Indecomm’s mortgage automation solutions have allowed mortgage lenders to align their costs with the rise and fall of mortgage loan production volumes,” said Rajan Nair, CEO, Indecomm Global Services. “Cost-efficiencies are realized by process automation through products like



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BotGenius™ that allow the bots to do the repetitive and high-volume work, while employees are free to review more loans. With the high demand for processors and underwriters, lenders are constantly looking for ways to automate tasks that are currently being performed by their highly compensated employees. BotGenius™ allows mortgage lenders to effectively overcome capacity, efficiency and cost challenges in a market where volumes are expected to rise further over the next year.”

“United Community Bank is laser-focused on keeping the customer at the center of everything we do and constantly looking for ways to improve the borrower experience,” said Mike Davies, President – Mortgage Services, United Community Bank. “With an immediate improvement of 25 percent in productivity time per loan, we are excited about the successful implementation of BotGenius™ and the positive impact it can deliver to our customers and employees.”

Indecomm’s collection of out-of-the-box bots are configured for a variety of mortgage workflows, including loan set-up, processing, communications, and other middle office tasks. By automating repeatable and high volume tasks like ordering 3<sup>rd</sup> party services, combined with reviews of reports (e.g., flood, fraud, credit, appraisal, etc.), validation, and generation of disclosures and adverse action communication, BotGenius™ has the potential to automate over 70% of the tasks in the loan production process. This out-of-the-box, mortgage-industry specific robotic process automation (RPA) solution dramatically reduces implementation efforts, helps lenders realize their return on investment quickly, and enables them to scale rapidly in a capacity constrained market.

To learn more about Indecomm’s BotGenius™ solutions and how you can automate your middle office mortgage workflows, visit the corporate website at <https://mortgage.indecomm.net/botgenius/>

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### About Indecomm

Founded more than 25 years ago, Indecomm Global Services is a leading provider of business services and technology for the US mortgage industry. The company is headquartered in New Jersey with over 1,200 employees worldwide. Indecomm services and solutions support every stage of the mortgage lifecycle with automation and software, outsourcing and project management, and compliance and education. With a focus on technology solutions first, we partner with large and mid-sized lenders, servicers, mortgage insurers, and title companies to achieve one specific goal-to help them grow. Our longevity in the ever-changing mortgage industry is our strength. We have worked diligently in the outsourcing and consulting spaces to develop tools and resources using extensive feedback from both clients and internal associates. Visit us at <http://mortgage.indecomm.net>.