



TACKLING GROWTH CHALLENGES WITH AUTOMATION

Abstract

Oliver David, an operations manager at Pennymac, a large mortgage lender, realized his team was unable to properly process the company's growing volume of business. Rightly identifying the root cause to be the manual processes used by the team, and realizing the need for automation, he brought in Infosys BPM to streamline his operations. This case details how Infosys BPM's expert automation team delivered on the brief, with a scalable solution that saved thousands of hours of manual effort, and improved agent productivity, which in turn greatly improved the end customer experience.



With growth comes the need to change

Oliver David, a manager for retail operations at Pennymac, one of the largest mortgage lenders in the US, was both upbeat and yet challenged about the future. Pennymac was seeing a significant uptick in business, which meant the volume of loans to be processed by Oliver's team had significantly increased. The catch, however, was that Pennymac's mortgage operations relied heavily on manual processes.

Oliver's loan processing agents had to manually update the status of their loan assignments, often leading to errors and delays in tracking. Another issue with the manual process was that assigning loan cases to the team was not only time-

consuming but uneven—some agents were overwhelmed, while others had excess capacity. More importantly, agents spent much of their time on repetitive tasks involving data entry and deletion, increasing the risk of human error and inconsistencies in Pennymac's data.

Oliver thought hard about how these legacy manual processes were severely impacting the team's productivity and their ability to scale up for the increasing volume of work. This was already reflected in declining metrics for accuracy and speed. Lacking real-time updates due to tracking delays, he struggled to make meaningful changes toward improved operational efficiency.

As he continued to wrestle with these challenges, Oliver realized that what he really needed was robust automation to streamline operations. With loan volumes increasing daily, he began searching for an expert automation service provider. After a global RFP process, he found one in Infosys BPM. Shortly after, he was in meetings with Natasha Mainde, detailing his team's manual processes and their drawbacks. He gave her a mandate to support Pennymac's back-office mortgage operations and emphasized the critical need to improve accuracy, speed, and turnaround time.

Why toil when you can automate

Natasha wasted no time in setting up back-office support for Pennymac's mortgage operations. Initially, her team continued using manual processes for loan tracking and processing. However, once operations stabilized, she moved to implement automation to enhance efficiency.

When Natasha proposed using a Google Apps Script-based automation solution, Oliver—never having used automation in his operations—had several understandable concerns. He worried about script failures and the possibility of incorrect loan status updates or assignments. He also feared the scripts

wouldn't reliably manage exceptions and edge cases in loan data formats. Natasha reassured him by showcasing Infosys BPM's numerous automation successes in the global operations of other large organizations.

Approach summary



Oliver and his team were soon on board. Natasha's team began by mapping all manual tasks causing delays and errors. They developed scripts to automate logging loans into the "Pending" worksheet when their status changed, removing completed loans from the list, and assigning tasks evenly using round-

robin logic—skipping agents marked as on leave.

After thorough testing and validation across different scenarios, the solution was rolled out across Pennymac's loan processing operations. Initially, Oliver's agents resisted the change, being

accustomed to manual processes. Natasha overcame this by providing comprehensive training and support, helping agents recognize the potential to minimize repetitive tasks. They soon adopted the new system.

Powered-up business growth

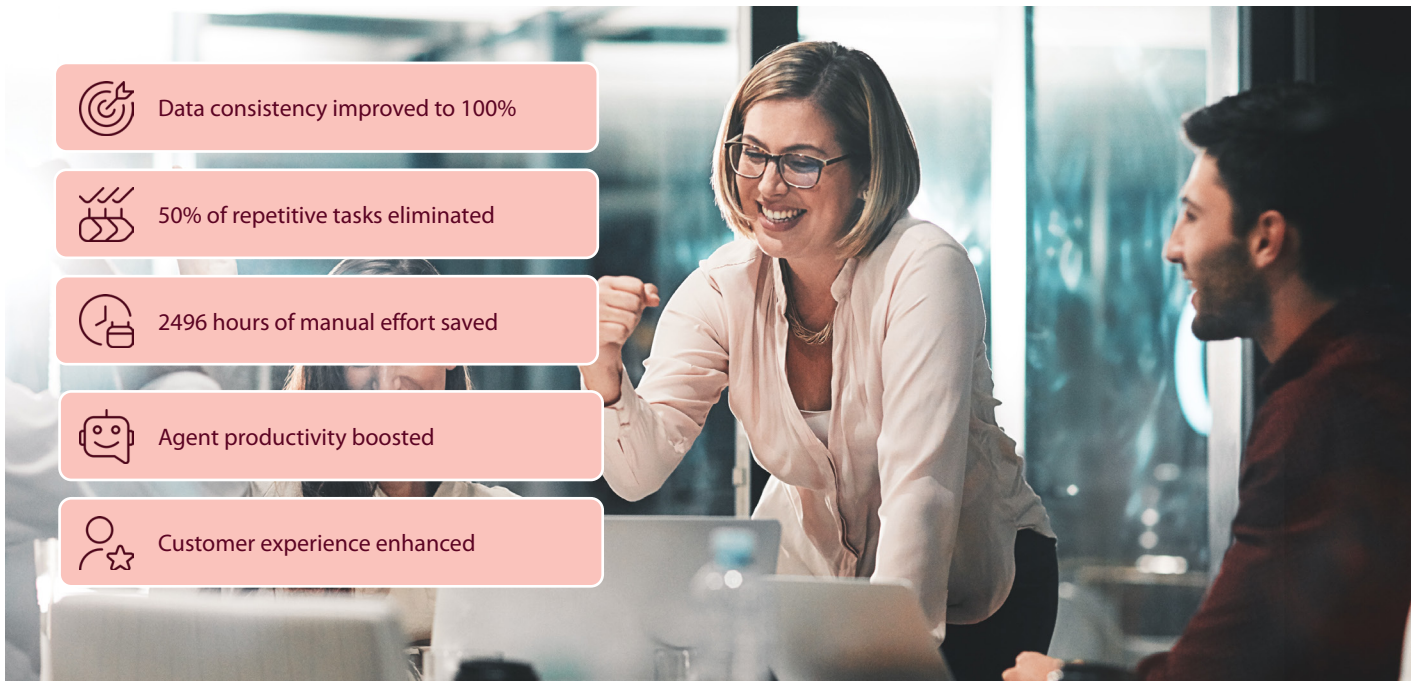
As Natasha and Oliver reviewed the project, they heaved a sigh of relief. Several things could have gone wrong—misconfigured logic, script errors, spreadsheet issues—but the skill and expertise of Natasha's team ensured a flawless implementation.

Today, Infosys BPM's streamlined,

automated solution delivers faster loan processing and balanced workload management through automated task assignments at Pennymac. By reducing errors from manual inputs, the automation has improved data consistency to 100%, and by eliminating 50% of repetitive tasks, it has significantly increased agent productivity.

Oliver was delighted to see annual savings of 2,496 hours of manual effort—equivalent to two full-time staff. With real-time updates providing better visibility, he was confident that Pennymac's now scalable operations could handle future growth.

Key benefits



More importantly, the solution not only delivered faster and scalable loan processing but also improved the customer experience. With this virtuous cycle in place, Oliver and Pennymac have only greater business growth to look forward to.

**Names have been altered to preserve the identities of the people involved.*

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