Cognizant Identified as a Leader in the HFS Horizons: Best Service Providers for Mortgage Reinvention, 2025 Report

August 27, 2025 – Cognizant has been recognized as a Horizon 3 Leader in the*2025 HFS Horizons: Best Service Providers for Mortgage Reinvention Report*. HFS evaluated 15 service providers across their value proposition, execution and innovation capabilities, market strategy, and market impact criteria. HFS Research uses 3 tiers to classify service providers with Horizon 3 being the highest earned recognition. Of the 15 service providers, 5 companies, including Cognizant, stood out as Leaders for demonstrating an ability to support mortgage operations across the lifecycle—from functional digital transformation through enterprise-wide modernization to creating new value through ecosystems.

“Platform modernization is a top strategic priority for lenders looking to shed legacy baggage and gear up for the digital economy, and Cognizant’s right in the thick of it,” said Divya Iyer, Practice Leader BFSI, HFS Research. “They’re helping the industry toughen up against macro shocks, rising CX demands, and mounting regulatory heat through smart ops and a tech-first playbook. Their flexible, consumable engagement models and ‘as-a-service’ offerings help make it easier for lenders to kickstart meaningful transformation.”

Cognizant’s designation as a Horizon 3 Leader is attributed to its unique positioning at the intersection of technology and domain. The report highlights that “by blending consulting expertise with a partner-led approach, Cognizant blueprints target operating models to help clients drive smart operations and tech-led efficiencies through data and analytics.” Cognizant’s platform knowledge plays a critical role in modernization – supporting both build and buy strategies which can be adopted by mortgage firms.

When highlighting Cognizant’s strengths, HFS Research calls out the company’s ability to offer scalable servicing options that align with the industry’s cyclical nature made possible by its flexible as-a-service models. Cognizant’s flexible as-a-service models are tailored to enterprise and function-specific needs, helping allow mortgage clients to quickly jumpstart digital initiatives and accelerate transformation. Cognizant also brings more than 20 assets and accelerators, such as its proprietary Digital Automation Fabric platform and iVerify, to address capability gaps in generalist platforms and loan origination systems. “Notably, the Neuro® platform enables AI-led process orchestration, which aims to support both partner product integration and enterprise-grade capabilities across data and cloud,” said Iyer, HFS Research.

“We are honored to be recognized by HFS Research as a Horizon 3 Leader in mortgage reinvention,” said Anoop Nair, Senior Vice President and Global Head of Intuitive Operations and Automation for Banking, Financial Services and Insurance, of Cognizant. “This distinction underscores our commitment to helping lenders reimagine their operations for the digital economy. By combining deep domain expertise with advanced technologies and flexible engagement models, Cognizant aims to empower clients to accelerate their transformation journeys, navigate industry complexities and deliver better outcomes for borrowers. We remain dedicated to driving innovation that supports our clients’ success and shapes the future of mortgage services.”

To learn more about why HFS Research rated Cognizant a Horizon 3, read the full reportHERE.

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