

# Mortgage Banking Services

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Origination | Servicing | Investors



# Our Vision

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To be the trusted business partner of choice for strategy, operations, and technology services while being the best place our employees have ever worked.





# Pain Points We Help Solve

Adapting to a changing market

Low profitability

High cost to service

Talent hiring and retention

Transformation and modernization

Improving customer satisfaction

## Key Pillars of Differentiation

### Domain Expertise

Mortgage & Insurance domain expertise with over **100 years** combined experience.



### Unique Capabilities

One-stop solution for strategy, operations, & technology.

Global Tier 1 Capabilities with NMLS.

Superior customer experience and technology delivery.

### Data Stewardship

Data security & privacy leadership supported by SOC2, HIPAA & HITECH Certification.



### Innovation

Launched industry-first Blockchain Labs to drive industry innovation.

Proprietary technology and strategies for growth, improve & transformation.

### Diversity, Equity & Inclusion Partner

High value-add to supplier diversity programs through leadership and performance.

We help meet corporate and government supplier diversity spend goals.

# How We Help Our Clients



Grow  
Revenues



Drive Cost  
Efficiencies



Scale Operations  
& Technology



Improve Strategy  
& Execution

*“Our biggest impact is how our teams treat your business as their own, and easily integrate into your workflow, brand, and culture”*



# What We Do

Strategy

Operations

Technology

Client managed staffing solutions

Zventus managed staffing solutions

Blockchain Services

*“Helping our clients deliver the outcomes that drive the most value.”*

Onshore | Nearshore | Offshore



**180**

Countries Talent  
Footprint

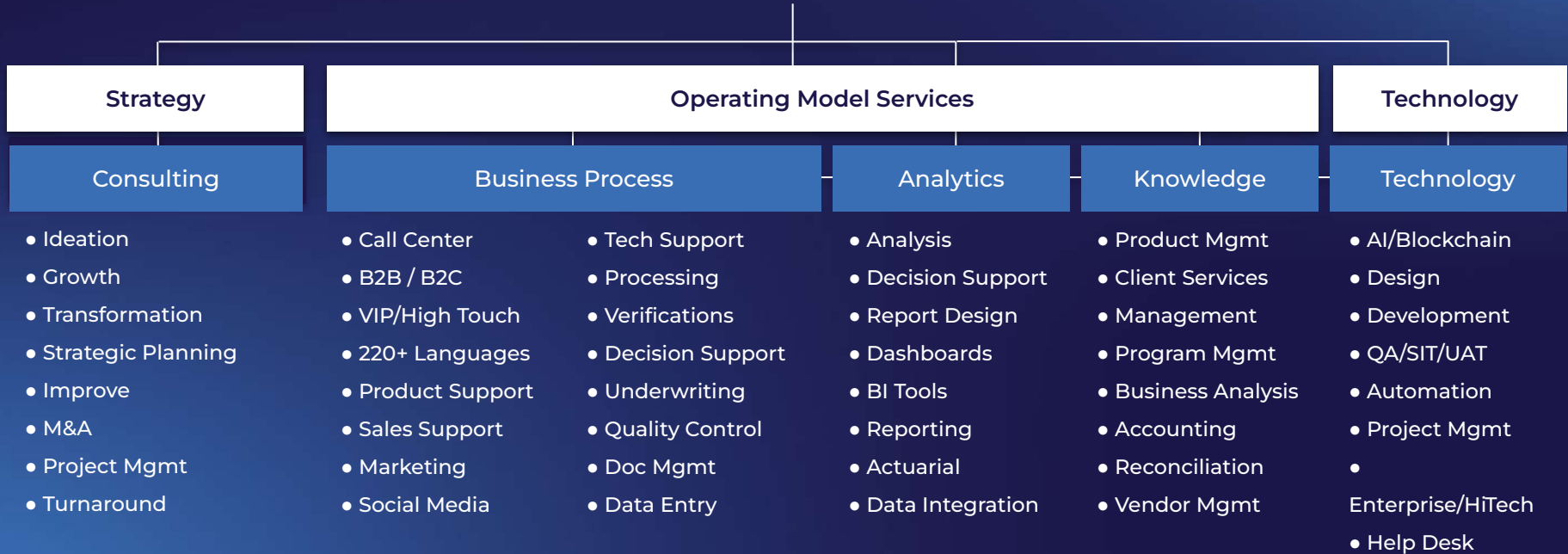
**220**

Languages Service  
Delivery





# One Stop Solution



Service Delivery | Onshore | Nearshore | Offshore | Onsite | Remote

# Data Stewardship & Certification

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"These three separate security certifications demonstrate Zventus' commitment to the rigorous security standards to keep our clients' data protected at the highest level. Data security and client trust are fundamental to everything that we do."

— Angel Alban, President of Zventus



SOC2-TYPE 1 Certified



HIPAA Certified

## HITECH

Health Information Technology  
for Economic & Clinical Health Act

HITECH Certified





**Our deep domain expertise helps us  
to connect dots where others  
don't see a link.**

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Mortgage Specialization



“We challenge industry assumptions by bringing **NEW IDEAS** to **DRIVE INNOVATION**”

## Mortgage Banking

Origination | Servicing | Investors



Improve the  
borrower experience



Automate  
Workflow



Expand  
Products & Services



Reduce Cost  
Per Loan



Grow Profitability



Simplify Technology



Optimize Compliance

Strategy

Operations

Technology

Blockchain

# Mortgage Domain Experts

*A US based leadership team with decades of experience running strategy, operations and technology for top brands globally.*



**James Hendrick**

Operations/Technology  
Certified Blockchain Expert™



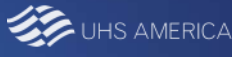
**Angel Alban**

Strategy/Operations/Technology  
Certified Blockchain Expert™



**Marvin Bantugan**

Strategy/Operations/Technology  
Certified Blockchain Architect™



# Industry Leadership

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Zventus is a Premier Level partner of the MBA and serves on various committees:

- Loan Administration Committee
  - Residential Technology Forum
  - Loan Production Committee
  - Mortgage Technology Vendor Working Group
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In 2021, Zventus founded the Hyperledger Global Mortgage Industry group to drive blockchain education and use case development.

- Zventus leadership chair monthly meetings
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In 2021, Zventus launched the first industry lab dedicated to blockchain use case identification and development.

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Our inhouse university "Zuni" ensures that each employee starts their careers with a proper welcome and knowledge journey. Zuni delivers industry, job training, soft skills, reskilling and leadership training and development.

**We help organizations and teams drive  
technology adoption and delivery.**

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Simplified Technology





# We Help You Achieve Your Goals...

*Technology Delivery*

	 Ideation	 POC	 Pilot	 Production
Strategy Development & Roadmapping	✓	✓	✓	✓
Innovation	✓	✓	✓	✓
Full-stack Development	n/a	✓	✓	✓
Project Management	✓	✓	✓	✓
Staffing Solutions (Client Managed)	✓	✓	✓	✓
Outsourcing (Zventus Managed)	✓	✓	✓	✓





# Blockchain Services

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*First Industry Lab Created in 2021*



Consulting



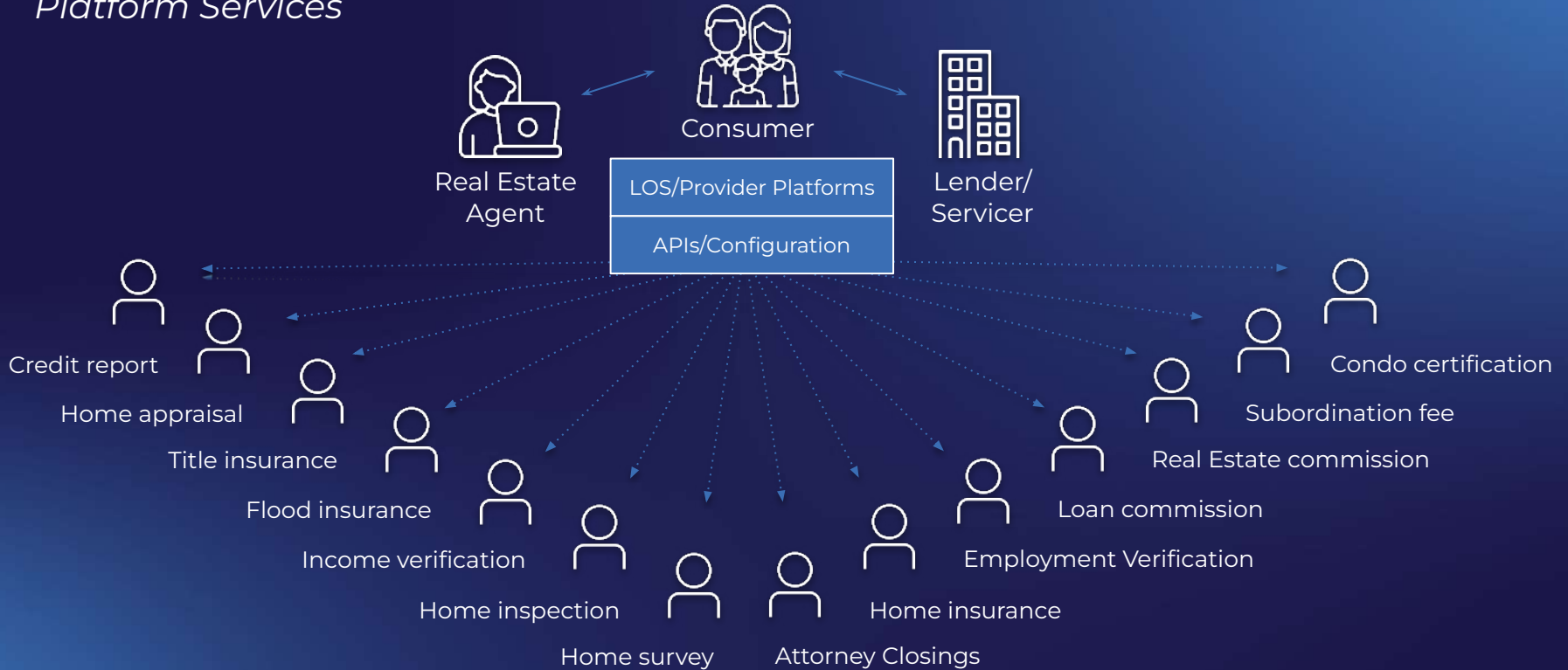
Full-stack  
Development



Staffing &  
Outsourcing

# Mortgage Ecosystem: Platforms Specialists

## Platform Services



# The diversity of talents results in a diversity of ideas.

*We help meet corporate and government  
supplier diversity spend goals.*



# Environmental, Social, and Governance (ESG)

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- ✓ Zventus is Environmental, Social, and Governance (ESG) compliant
- ✓ ESG requirements are an integral part of the culture at Zventus
  - In 2022, Performed ESG self audit
  - ESG is part of the SOC2, HIPAA, and HITECH framework at Zventus
  - Zventus maintains SOC2, HIPAA and HITECH certifications



# CSR and Community

“We believe we have an opportunity and a responsibility to help improve the daily lives of people in our communities.”

*Organizations we support:*



Rotaract



EUNIME  
POR TIJUANA, A.C.



Fundación  
para la Protección  
de la Niñez, I.A.P.



Casa del Migrante  
en Tijuana, A.C.

OPERATION  
BLESSING



ONETREEPLANTED

# How To Get Started



<2 Weeks

- Discovery Meetings
- Define / Agree Scope
- Complimentary Proposal

# Thank you

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*We're ready to help you on your journey. Let's talk!*



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