

Cloud for Mortgage

Enterprise proven. Engineered for mortgages. Designed by servicers.

At a glance

Powered by the world’s leading provider of enterprise technology platforms, Cloud for Mortgage unifies complex processes in a single system for all performing and non-performing loans, with one modern UI, one real-time data foundation and one audit trail.

Solution overview

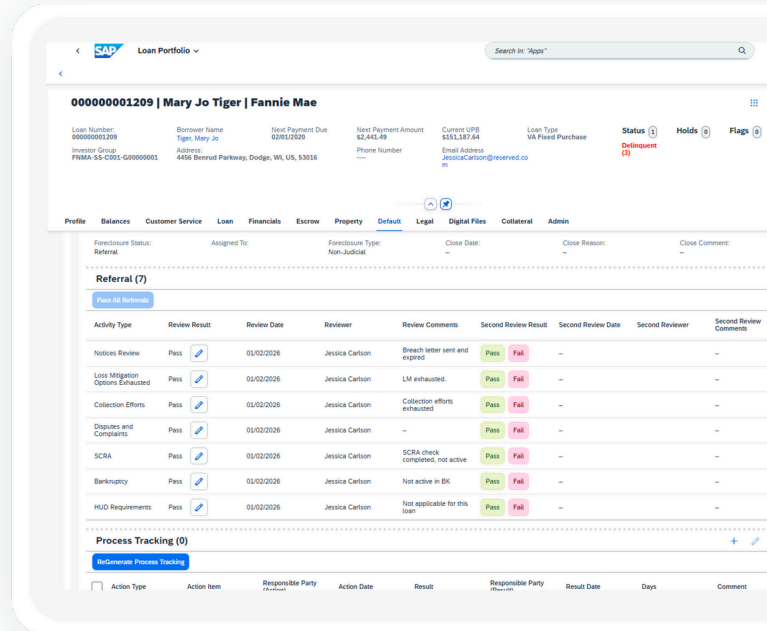
Cloud for Mortgage is a modern servicing platform that manages the entire loan servicing lifecycle end-to-end in a single system – no additional modules required. It enables reliable real-time financial operations embedded into SAP’s ERP platform, currently processing more than 1B individual transactions per day.

The system is a modern, cloud-based SaaS solution that manages all servicing functions utilizing the world's leading AI agent and workflow program. designed by Servicers to manage even the most challenging loans with ease.

With Cloud for Mortgage, a servicer can eliminate these ancillary non-core systems and/or modules:

- ☆ Document Management System
- ☆ Customer Service System
- ☆ Loss Mitigation System
- ☆ Foreclosure/Bankruptcy System
- ☆ REO Asset Management System
- ☆ Investor / Subservicer Portal

ONE system for everything and everyone.



SAP Pioneer client’s using the same ERP platform for lending and banking have experienced:

88%

fewer FTEs required to process loans

80%

reduction in manual data handling and database size

60%

reduction of custom development

“Finally a modern option for servicing. The industry needs another option to materially reduce our cost to service – this is it.”

“The combination of the industry know-how of Ranieri and the strength of the SAP Pioneer global platform is the dream team.”

Senior Servicing Executives from a Top 10 U.S. Mortgage Servicer

Key outcomes

01

Lower cost to service

Cloud for Mortgage significantly lowers cost-to-service by reducing training time, standardizing execution with AI-enabled workflows, and consolidating functions into a single platform, providing an increase in loans per FTE – while eliminating the ongoing expense of point solutions, custom integrations, and operational rework.

02

Real-time data processing

Every payment, disbursement, and escrow adjustment is posted instantly, ensuring balances are always accurate. Gain visibility and control over cash flow, payments, and collateral with real-time dashboards and alerts. Ensure compliance by proactively measuring and managing cashflows with real-time payment details – removing reconciliation headaches and batch delays.

03

Operational efficiency and strategic agility

Real-time data, configurable workflows, and embedded intelligence empower servicers to respond quickly to homeowner needs, regulatory change, and investor demands – while consistently delivering a superior servicing experience, reducing manual effort, lowering costs, improving accuracy, and scaling confidently without added complexity or disconnected systems.

Product highlights



Real-time data access & processing



Modern UX/UI



Intuitive, automated workflow



Embedded AI



Natively configurable



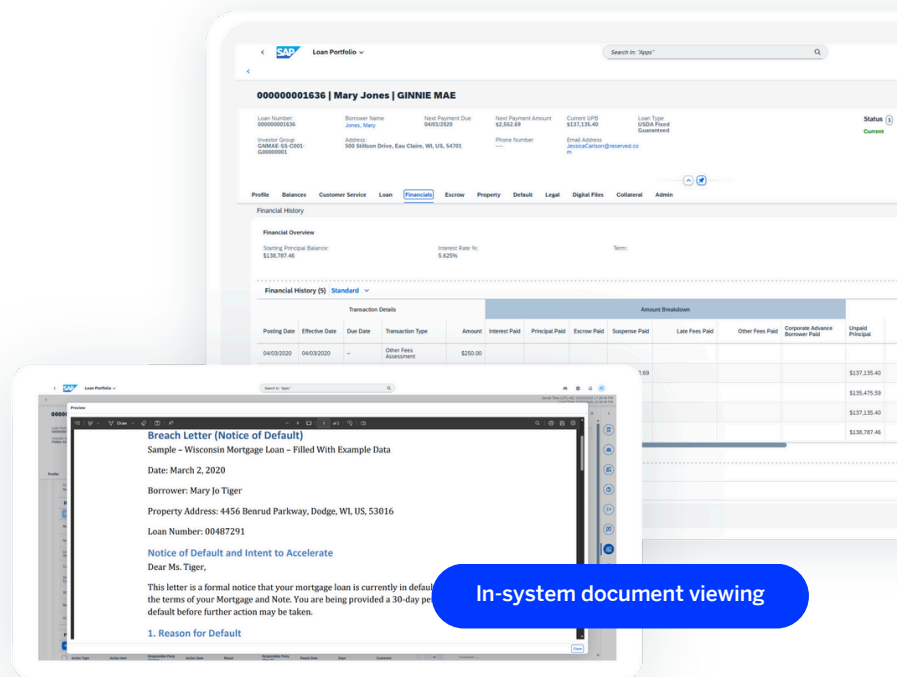
In-system reporting and dashboards



Direct document access



Extensive APIs available



In-system document viewing

Get in touch with our team

to learn how Cloud for Mortgage can modernize your mortgage servicing



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SAP Fioneer provides software solutions for financial institutions:
built on rock-solid technology and bold creativity.

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