



NetOxygen

Streamline the lender/borrower experience

Get started



Overview

The reality

Legacy manual systems are pervasive with many financial institutions, and paper-based loan-origination solutions aren't integrated. This slows the loan process, making loan officers' jobs more difficult. The lack of visibility into the process also stresses borrowers, who often wait a long time with no insight into the status of their loans.

[Introducing Wipro NetOxygen >](#)



If a lender takes more than

10 days

to provide an
application decision,



¹ Bhattacharya et al. "Five trends reshaping the US home mortgage industry."
McKinsey & Company, December 7, 2021.



What challenges can NetOxygen help you solve?



Meet Malik

The Loan Officer

Malik's worried that his bank's slow manual loan process will add to the stress of the homebuying process for customers and impact loan volume.

[Learn more >](#)



Meet Kyra

First-time homebuyer

In applying for her first home loan, Kyra feels out of the loop during the process. She wants more visibility and a simpler way to communicate with her lender.

[Learn more >](#)



Challenge

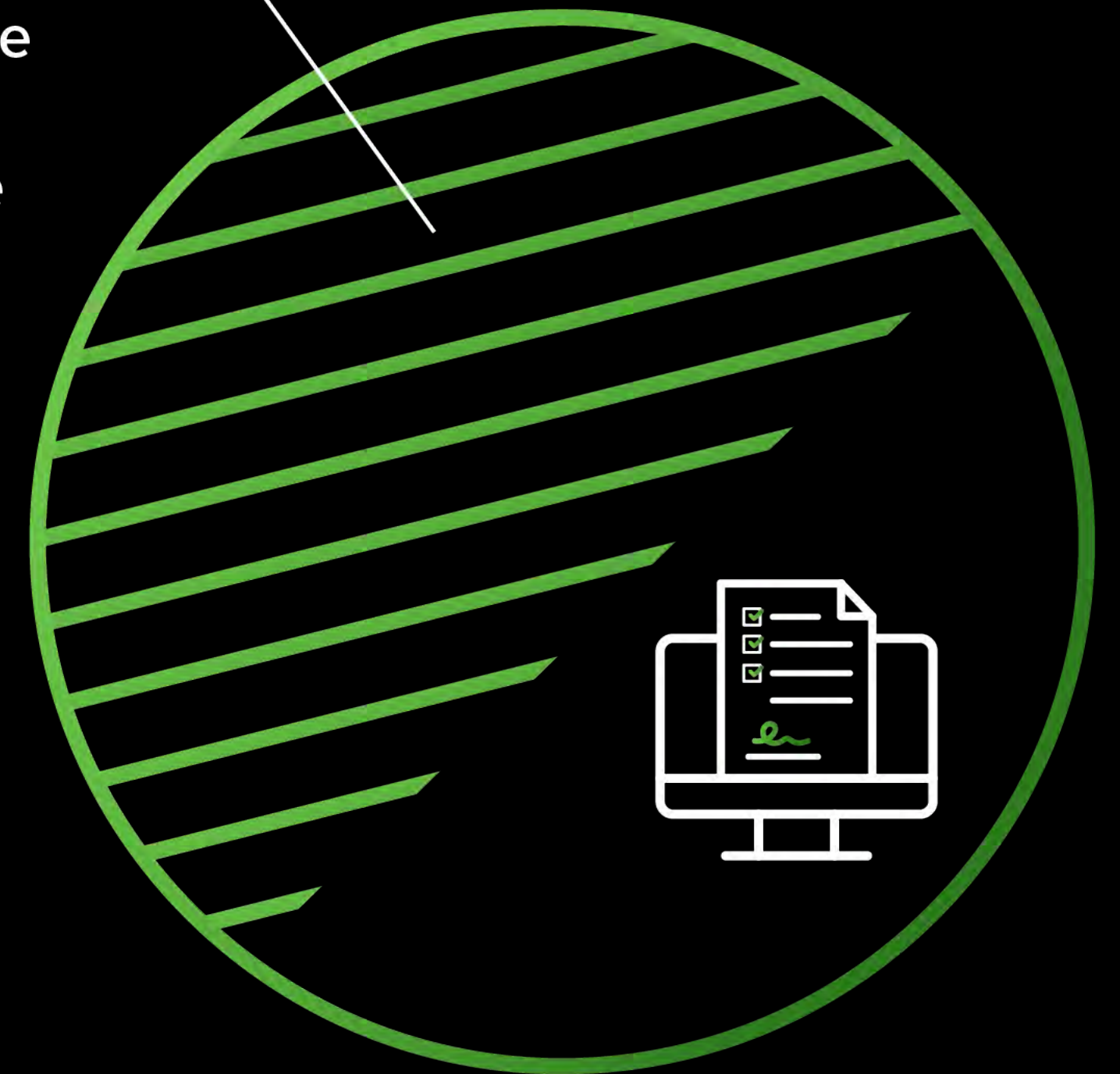
Manual loan processes are time-consuming.

Malik doesn't want his bank's slow manual loan process to stress his customers or impact his ability to close more loans.

What's the insight? >

60%

of both purchase and refinance borrowers would be open to completing their entire mortgage application online, without phone or in-person support²



² Bhattacharya et al. "Five trends reshaping the US home mortgage industry." McKinsey & Company, December 7, 2021.



Challenge



Insight



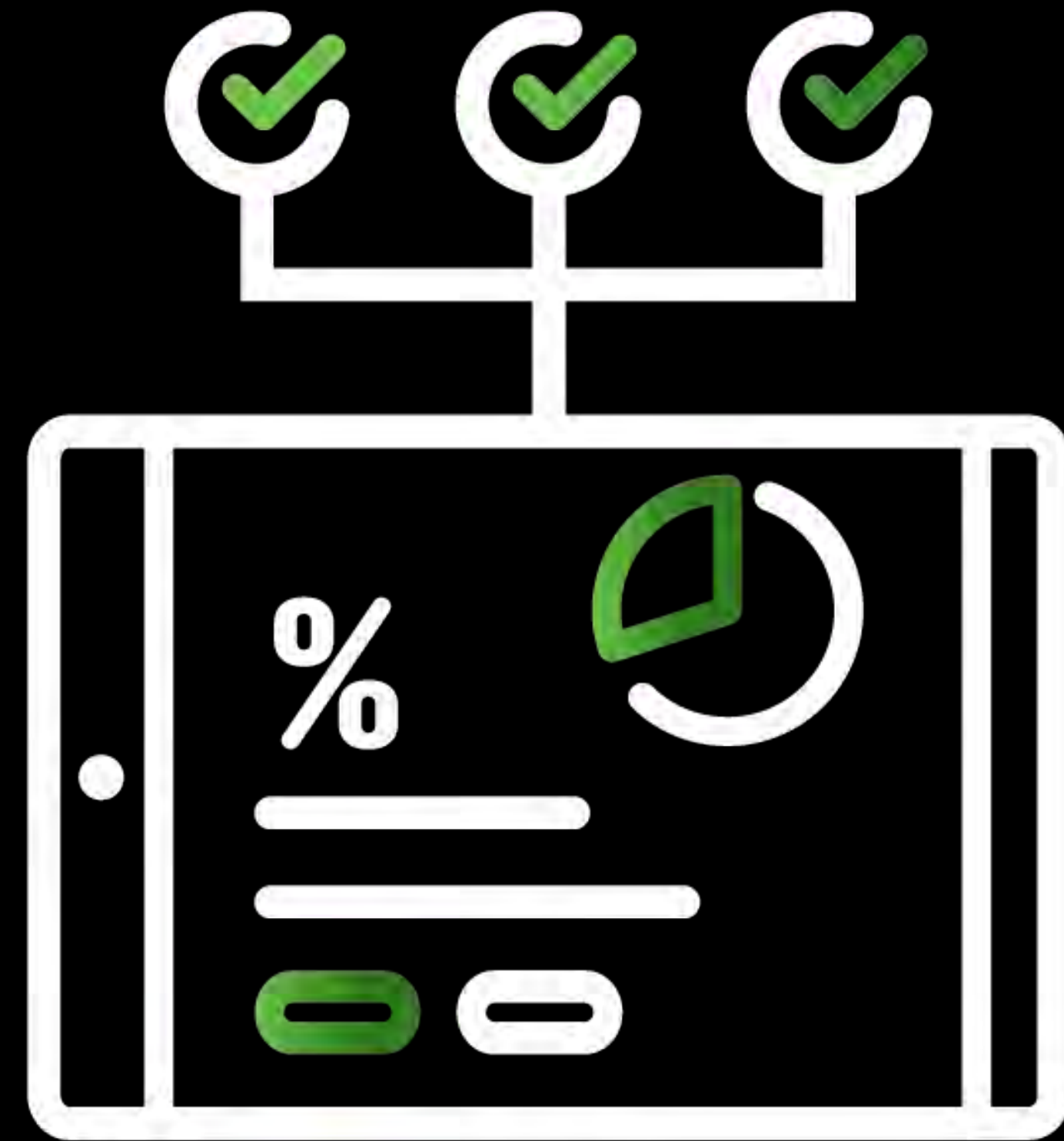
Solution



Insight

A streamlined end-to-end lending experience meets customer needs, and automated capabilities help close loans faster.

[See the solution >](#)



Challenge



Insight



Solution



Solution

With **Wipro NetOxygen**, a digital cloud-based loan origination system (LOS) that enables an automated, end-to-end lending experience, Malik has saved a lot of time that he can now put toward delivering better service for his clients.

- Replace costly and time-consuming systems with one platform.
- Grow loan-origination volume and reduce costs.
- Close loans in less time.

[See another use case](#)



Challenge



Insight



Solution





Challenge

Customers are frustrated with the lack of visibility into loan processing and the large volume of paperwork.

Kyra is supposed to move out of her current apartment within two months, but is worried that she won't be able to close on her new home in time.

What's the insight? >



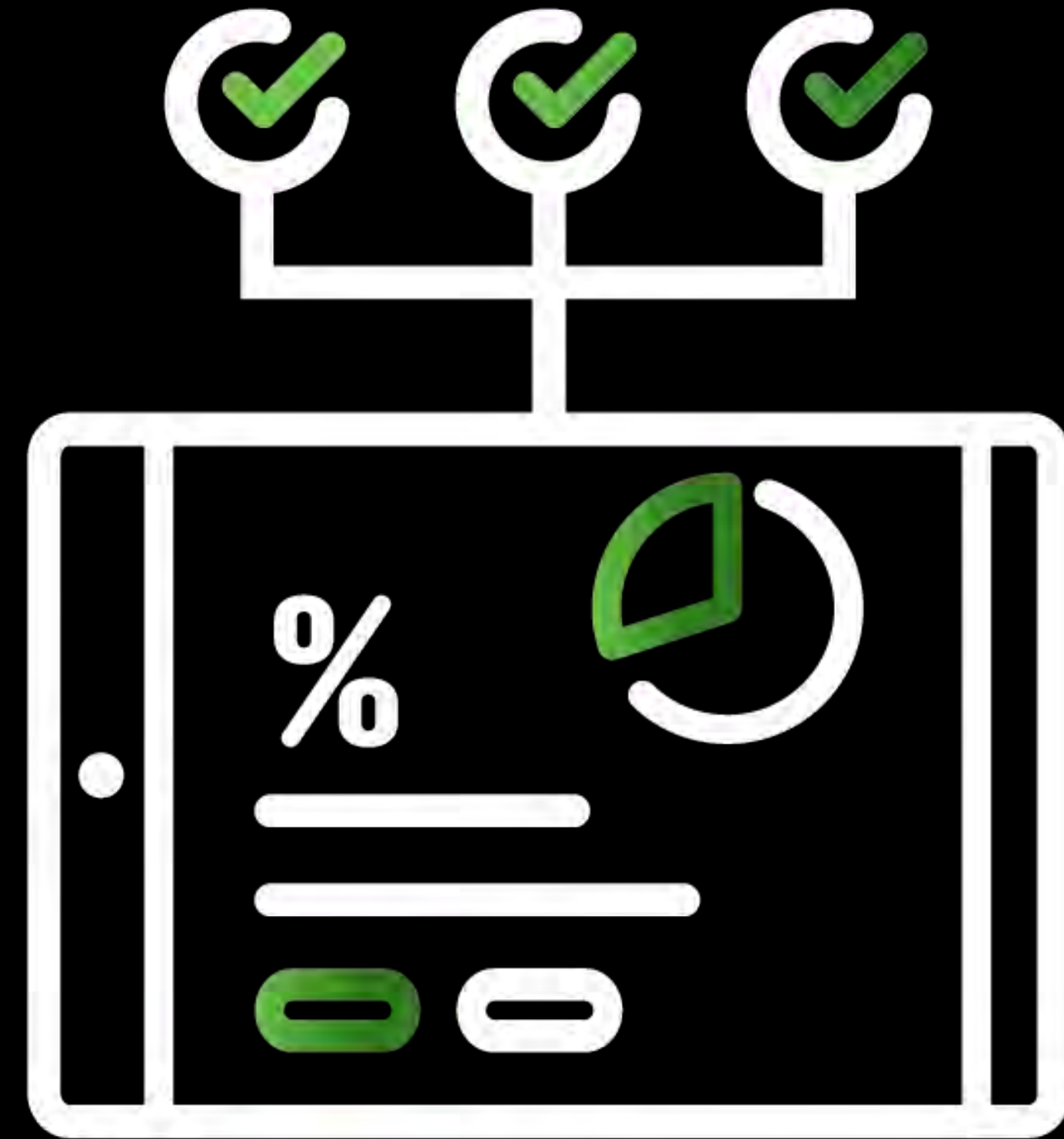
³ Brown et al. "The US Mobile Banking Competitive Edge Report." eMarketer, December 4, 2020.



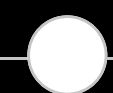
Insight

A digital end-to-end lending experience offers a more transparent and positive borrower experience.

[See the solution >](#)



Challenge



Insight



Solution



Solution

Wipro NetOxygen is a digital cloud-based loan origination system (LOS) that enables an automated, end-to-end lending experience.

Now Kyra has full visibility into her loan processing and can easily communicate with her loan officer through a shared dashboard. She's also able to close on her home digitally (via e-signatures, e-closing, and e-delivery), saving valuable time as compared to an in-person closing.

[See another use case](#)



Challenge



Insight



Solution