EMAPTA
OUTSOURCING REIMAGINED

3 Simple Steps to Build Your Dedicated Mortgage Processing Team

Originate loans faster and free up your in-house team to focus on other areas of your business. Build a flexible mortgage processing team in the Philippines and get ahead of your competition in three simple steps.

CONSULTATION
We review your needs and get back to you with a quote within 48 hours.

AGREEMENT
We meet with you to customize our solution to your specific requirements.

ONBOARDING
We source the best team members 100% dedicated to you. Your Team, Your Way.

Step 1 → **Step 2** → **Step 3** → **Launch**

"With Emapta, we found new ways to support our team members without eliminating current positions in the US. Some of our biggest internal skeptics have become the biggest supporters of our Philippine operations after experiencing what those operations have enabled them to accomplish for internal and external customers."

**– Jon Gwin,
American Financial Network**

**AFN
AMERICAN FINANCIAL NETWORK**
FINANCING THE AMERICAN DREAM

How Outsourcing Leads to Growth in the Mortgage Industry

✓ Mortgage lenders have realized over **70% funding** growth

✓ **Excellent customer service ratings** reflected in NPS and CSAT results

✓ **Faster loan origination cycles** with 24/7 MPO operations

✓ **Increased capacity for small to midsized owners** that make up 50% of offshore mortgage partnerships

✓ **Huge savings for mortgage lenders and customers** due to minimal overhead costs

✓ **Up to 300% jump in loans closed and funded** with streamlined and efficient MPO teams

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How Emapta's Outsourcing Expertise Drives Success in Your Mortgage Operations

▎ Transparent pricing structure with no mark-ups and hidden charges with a clear cost breakdown of our fixed monthly service fee, your staff's salary, and benefits.

▎ 100% control over your dedicated mortgage team's setup and size fully aligned with your processes, systems, and time zone.

▎ We'll provide you with experts in recruitment, HR, training, IT support, and a dedicated relationship manager for the seamless integration of your new team into your onshore operations.

▎ Enterprise-grade data privacy and IT security protocols to meet applicable US laws and regulations.

▎ Customizable office spaces in commuter-friendly locations with BCP features, working lounges, on-site gyms, and other amenities.

▎ Full support from our team of mortgage industry experts to provide guidance in your operations. We'll connect you with industry leaders who have successfully transitioned partial or entire processes to offshore teams.

Dedicated Mortgage Team Onboarding & Best Practices

Build a Mortgage Processing Team the Easy Way with Emapta

Scale your Business, Grow your Revenue, Reduce your Costs in 4 Easy Steps.

1. YOUR TEAM, YOUR WAY	2. FIND THE BEST	3. TECH SETUP	4. ONBOARD YOUR TEAM
• Provide roles, job descriptions, shift schedules, and work setup • Calibrate recruitment process, timelines, and sign-off points • Define IT and data security requirements • Launch strategic recruitment efforts	• Laser-focus talent sourcing across industry platforms and forums • Skills tests and competency assessments • Shortlisted candidates delivered to you for review and interview • Comprehensive background checks, police checks, and references	• Network configured and secured to your specific requirements • Team member profile created, and employee setup completed • Workstation setup and user policies configured and tested	• New employee orientation covers Emapta policies, procedures, and benefits • Logins, access, and workstations introduced and tested • New employee turned over for client-specific onboarding and training

4-8 weeks or faster →

Onboarding Quick Reference Guide

When you start your outsourcing journey with us, we'll help you connect with your offshore team and set you up for success:

1. **SHARING EXPECTATIONS AND METRICS**
   Emapta will work closely with you to understand your goals and expectations from the get-go. We will involve your local team during onboarding and ensure that everyone has defined and understood your Key Performance Indicators (KPIs).

2. **SECURING THE BEST TALENT**
   We get to know your business and understand your core values before sourcing begins. This ensures that we match the right level of skills and capability, with the right cultural and personality fit for your business. The Mortgage Processing space is highly competitive, so when the right candidate comes along, speed is key.

3. **DESIGNING YOUR IDEAL TEAM STRUCTURE**
   Aim to outline the roles and responsibilities for your offshore team members from the outset. This helps establish clear boundaries and set expectations for both local and offshore team members. Define your reporting structure and who in your local team will be their main point of contact to set the tone for your offshore team.

4. **ESTABLISHING MEASURES OF SUCCESS**
   Once you've communicated your KPIs, we recommend monitoring performance, utilizing Emapta's proprietary management software and/or your own tools. Frequent and constructive feedback can help your offshore team, especially within the first 90 days. Emapta can help you to tailor a review process for your new team.

5. **DEPLOYING A DATA SECURE ENVIRONMENT**
   Our IT team will support your in-house IT staff to configure your offshore setup and ensure it aligns with internal networks and information security requirements. Emapta can also help customize work devices, virtual private networks, and access controls to ensure compliance with your data security policies and relevant industry regulations.

Dedicated Mortgage Team
Onboarding & Best Practices

Best Practices for Successfully Establishing Your Philippines-Based Team

Stage 1: Start with the Foundations

- Clearly communicate your company's expectations to your offshore team. We provide a dedicated Customer Experience Manager who will work closely with both your offshore and onshore teams.

- Streamline your reporting structure by delegating an onshore manager and set up direct reporting from your offshore to your onshore team (although it might be useful for some businesses to also assign an offshore team manager for a more centralized reporting). Both offshore and onshore managers should have strong communication skills and the capacity to engage in open and constructive dialogue.

- When hiring new offshore team members, take advantage of our training programs. Emapta employs multiple subject-matter experts who can help train team members in specific systems and processes. Let us know if we can help.

- Measure your offshore team's performance from the outset. Provide positive feedback on high-performance outcomes, and constructive feedback when improvement is needed. Achieve this through a combination of scheduled periodic assessments, performance review meetings, and simple one-on-one conversations.

- Ensure your offshore team members are welcomed by your onshore team and recognized as a valuable addition to the company. Set aside time and initiate opportunities for staff to socially interact in scheduled virtual get-togethers. Offer regular and consistent moral support and be on the front foot for areas where there is potential for misunderstanding or friction.

- Offer the opportunity for regular dialogue and two-way communication - this is critical when bringing together teams from different countries and cultures. Listening to your team and being open to a conversation is one of the most valuable tools you can offer your new team.

Stage 2: Connection Builds Commitment

- Remember that an offshore team is an international extension of your home office. It is important to share local company values and culture and invite your offshore team to be part of that.

- Help your team grow closer to your brand by sharing your vision, success stories, and business goals.

- Compatibility with your team is a two-way street. As your offshore team members work to adapt your company's values and style, take the time to learn and appreciate the norms and expectations of your Philippines-based team.

- It is recommended that you dedicate time and energy to engage with your offshore team members and get to know them not just as staff, but as individuals.

- Understanding what's important to your Philippines-based team will help you connect and build a closer relationship with your newest team members. As an example, Filipinos are all about family. Many subscribe to a religion. Enjoying food, sharing meals, and being social is a big part of everyday life, both inside, and outside of the workplace.

- Understanding cultural nuances will enable you to better manage your Filipino team. Your new team might be too shy to question or challenge something that they believe to be incorrect. Likewise, your team might not ask a question when something is not quite understood, which can lead to errors later. Consider this when onboarding and training your new team. Build learning checkpoints that test their understanding of the training. Set expectations that it is both OK, and expected, that they will call out anything that they do not understand.

Stage 3: Maintain Momentum

- Consider establishing a career progression plan for your offshore team. Discuss opportunities for growth and promotion within your organization. This will both engage and help retain your team. We can assist in building succession programs that can highlight viable promotion paths and inspire professional direction and growth. Just like your onshore team, it's best practice to conduct periodic performance reviews with your offshore team, too.

- Although our dedicated Customer Experience Manager can serve as eyes and ears on the ground, we encourage your senior team to reach out to your offshore teams and schedule conversations. This can set up opportunities to discuss ideas and build morale within your offshore team.

- Whenever possible, celebrate milestones and small wins amongst team members. We offer a platform for you to commend high-performing individuals through our "Superstar Shoutout" program. Our performance management software also enables you to reward your team through its "Shop and Rewards" feature.

1st. Positioned 1st among the Top 40 BPO Companies in the Philippines by Outsource Accelerator

OA OUTSOURCE ACCELERATOR Fast becoming the world's biggest platform for outsourcing information and advisory.

Let's talk about your mortgage processing needs

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