DATA INTEGRATION

Service speed takes UWM to new heights

Mortgage lending specialist uses Qlik to deliver unprecedented approval and closure times

Qlik Q

UWM®
UNITED WHOLESALE MORTGAGE

"We're all about service, and for us that comes down to data flexibility and management. Qlik allows us to move data to wherever we need it quickly, and that really opens the door to future possibilities."

Brian Szadek, AVP, Data Platforms, United Wholesale Mortgage

Delivering outstanding customer service

United Wholesale Mortgage (UWM) is the number one wholesale and purchase mortgage lender in the US. After 35 years of operation, the business continues to fuel growth by delivering outstanding levels of service and innovation to its clients.

As a wholesale mortgage lender, UWM works exclusively with independent brokers that offer borrowers the fastest, easiest and cheapest options available using specialist tools provided by UWM to create customer service that goes above and beyond that of a retail lender.

The elite service that UWM provides is enabled by innovative technology conceived, designed and built by in-house developers who are experts in both mortgages and technology. This is a critical combination that drives efficiency and profits for both UWM and its clients.

Of UWM's multiple innovations, three apps in particular stand out: EASE is an online tool that enables brokers to submit mortgage applications 24 hours a day; the UWM InTouch mobile app allows brokers to manage every step of the borrower's mortgage process from their phone; while Brand 360 is a customizable client management tool for mortgage brokers that offers borrower outreach, alerts and monitoring post-closing as well as fully customizable marketing materials.

Solution Overview

Customer Name
United Wholesale Mortgage

Industry
Financial Services

Geography
USA

Function
IT

Business Value Driver
Reimagined Processes

Challenges
- Improve service speeds through reduced data transfer times
- Stream change data capture processes efficiently into Kafka
- Move large data volumes at scale from multiple sources using multiple delivery methods

Solution
UWM introduced Qlik Replicate between SQL Server and Confluent Kafka, enabling it to take multiple sources of information from multiple servers.

Results
- New 'central nervous system' enables real-time reporting and responses
- The benefits of data timeliness are now felt across the business
- System uptime is improved and queuing systems are more performant

The race to close

UWM is a goals-focused organization and uses several metrics to determine the company's success, one of which is the amount of time needed to close a loan from receiving an application to final approval from underwriting.

"Mortgage brokers shop wholesale lenders on behalf of the borrower to find the best possible loan package for their specific situation. UWM is recommended in many cases, which is when we receive the loan application and the mortgage process begins," explains Brian Szadek, AVP, Data Platforms at UWM. "Once that loan comes to us, we provide brokers with tools to offer a faster, easier and cheaper experience for their borrower."

UWM had implemented a data streaming solution to support its business goals, including customer and broker services. The company wanted to ensure that it was efficiently expanding its data usage capability without incurring additional costs and placing more demands on management enterprise. The business's primary goal was to cut processing times for both internal and external end users, and provide real-time updates on customer statuses.

A key success metric was a reduction in total call center volumes related to customer status, and improved accuracy and accelerated availability of customer data. "We need the ability be able to read changes in customer data elements and make that available to customers in real time," explains Szadek.

Multiple sources, multiple methods

"We wanted to be flexible and agile in order to provide real-time insights to our clients," notes Szadek. UWM also wanted a solution that would work with its SQL server-based environment and grow with UWM's business as it continues to adopt new technologies. "We tried some other options that didn't really fit our use case, so we decided to try Qlik Data Integration," recalls Szadek.

Qlik worked with UWM to develop several proofs of concept and the possibilities quickly became clear. "Qlik offered great customer service and had answers to all of our questions," continues Szadek. "We felt comfortable immediately."

The company also moved at the right speed for UWM – fast. From the initial engagement in February 2021 to a live solution in production by June, Qlik proved to be the right partner for the job. "We do things pretty quickly here, and the implementation process was very smooth," says Szadek. "We started small and built up from there."

A revitalized central nervous system

By introducing Qlik Data Integration and Confluent, UWM is now able to take multiple sources of information from different servers and feed them into its Azure Synapse cloud environment, creating what Szadek describes as UWM's "central nervous system".

The benefits of the resulting data timeliness are now being felt across the business. "We are a data-driven organization and run reports on nearly every possible area of the business to measure our progress," says Szadek. "Using Qlik means we can immediately access information from the Azure Data Lake and see instantly what needs to be adjusted."

These benefits include improved system uptime, more performant queuing systems and improved application speeds. Automatically pushing rather than pulling updated data into the content registry also now means the system is synchronized, clients are always kept up to date and UWM's overall customer experience is slick and highly responsive.

"UWM's data flexibility and data management is key to providing the elite client service we pride ourselves on," concludes Szadek. "Qlik allows us to move data to wherever we need it quickly, and that really opens the door to future possibilities."

The keys to success

Instant access to data accelerates key processes

Market-leading levels of customer satisfaction

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About Qlik

Qlik's vision is a data-literate world, where everyone can use data and analytics to improve decision-making and solve their most challenging problems. A private company, Qlik offers real-time data integration and analytics solutions, powered by Qlik Cloud, to close the gaps between data, insights and action. By transforming data into Active Intelligence, businesses can drive better decisions, improve revenue and profitability, and optimize customer relationships. Qlik serves more than 38,000 active customers in over 100 countries.

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