



Client story

U.K.-based building society alliance

Building trust and delivering superior value to members

Objectives

- Implement an agile, flexible and fully compliant approach to manage savings and mortgage needs for building societies while delivering reduced total cost of ownership
- Provide mortgage, savings, insurance and investment services securely to members
- Protect members' financial data and facilitate compliance with industry standards
- Maintain and increase market share as leading financial institutions in the U.K.

Solution

- Unisys' mortgage-as-a-service and other allied solutions, integrated to provide a single window for IT services and associated operations
- Solutions hosted on a private cloud with support management, security operations and system compliance services
- Technology refresh of IT platforms, skills and delivery governance, and service-level management
- Provision of fit-for-purpose solutions that organizations can tailor to meet evolving needs

Results and benefits

- Delivered predictable delivery costs for comprehensive mortgage and savings management capabilities that are fully compliant with U.K. regulatory requirements
- Enabled a continuous, seamless and secure customer experience across multiple channels
- Provided robust solution governance with support from ongoing user group interactions and continuous improvements

Reimagining the home-buying experience for U.K. residents

For more than a century, three leading U.K. building societies have faithfully served their members by offering reliable mortgage and savings products while maintaining a reputation for consistent, high-quality service. Today, despite the changing landscape, they uphold these traditions of customer satisfaction even as they continually adapt to meet modern demands.

The U.K. building societies market is experiencing significant growth, with institutions recognizing the necessity of digital solutions in gaining a sustainable edge in the rapidly evolving banking sector. Amid heightened housing demand, these building societies — longtime Unisys clients — faced a strategic necessity: modernize operations to retain market relevance, attract new customer segments and sustain their core customer base, all while simplifying their IT architecture to reduce operational costs and risk.

To address this, the three societies united, seeking to transform operations and remain competitive by harnessing the power of contemporary technology solutions. Crucially, they maintained control over the commercial aspects of this change, balancing the drive for innovation with prudent management. This alliance allowed them to capitalize on economies of scale, benefiting members through cost and time savings while enhancing their service offerings and delivering superior value for depositors as specialist lenders with streamlined business processes and efficiencies.

In line with their objective to better support members through the home-buying journey, they evolved their service delivery by integrating flexible, intuitive mortgage solutions. Simultaneously, they expanded their operations to offer services via telephone and online platforms across the U.K. and their local branch networks. This allowed customers to access financial services in a way that best suited their needs.

In essence, these societies are on a mission to redefine the home-buying experience, marrying their long-standing commitment to service excellence with modern technology solutions to ensure they remain the trusted partners for their members in the years to come.

Creating seamless experiences across channels

To fulfill their strategic goals, the building societies partnered with Unisys to implement an integrated [mortgage-as-a-service solution](#). This comprehensive set of solutions was consolidated into a single portal for IT services and associated operations.

Unisys hosted the solution suite in a private cloud and helped ensure support management, security and compliance of the systems in line with industry standards. The team also oversaw a refresh of the IT platforms and managed each society's skill development and delivery governance, tracking service levels individually.

The mortgage-as-a-service solution encompasses a myriad of functionalities, including a core banking solution, branch banking solution, mortgage origination solution, infrastructure hosting, end-to-end network monitoring and security operations, application managed services, change management and regulatory alignment.

It enables these institutions to establish new business lines and attract a new generation of customers by delivering seamless digital banking services across multiple channels. With mortgage-as-a-service, institutions can offer customers more lending options and simplify online money management. Other benefits include:

- Enhanced customer service efficiency to attract new customers and foster stronger relationships
- Seamless IT experience and support models offering predictability, assurance and reduced total cost of ownership
- Compliance with meeting regulatory requirements via defined programs and service-level agreement (SLA)-based project governance
- Improved skill management and development for the long term



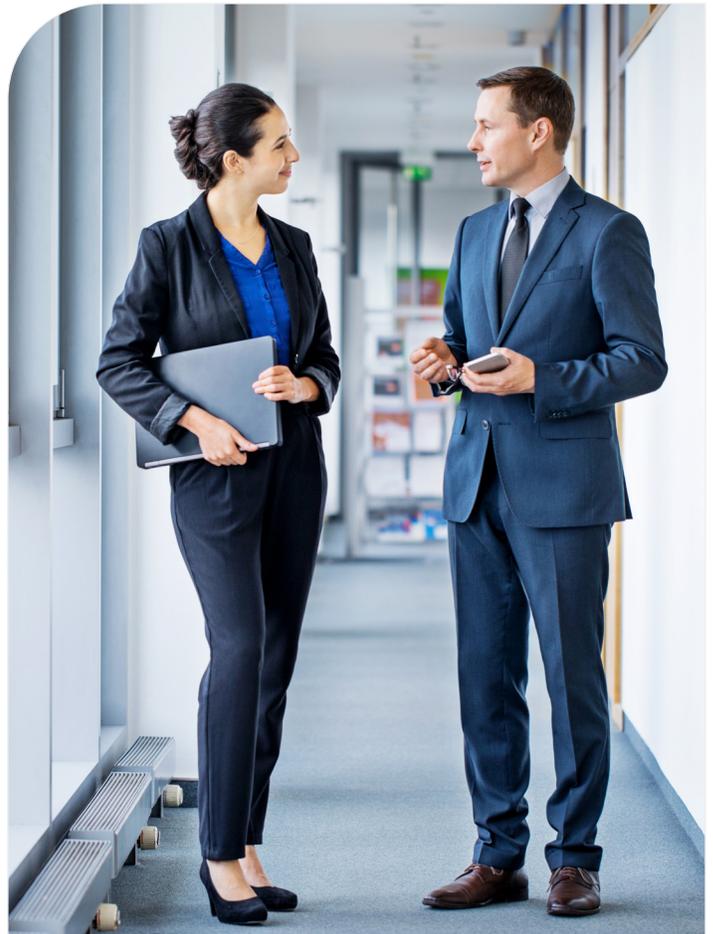
Trusting partners in innovation

The institutions recognized Unisys' expertise in the banking and financial services sector and extended their technology partnerships. Unisys displayed a resilient roadmap, fortified by leading-edge application skills and the continuity crucial for long-term contracts. Their proven ability to initiate robust migration and deliver in an SLA-driven environment further solidified the partnership.

The collaborative partnership with Unisys has driven beneficial outcomes for these societies, enabling enhanced customer service, improved operational efficiency and impressive returns on their technology investments. As a testament to the success of this partnership, the societies are consistently recognized as promoters in Unisys' annual client satisfaction index.

This alliance has fostered an environment of close collaboration with Unisys on all systems changes, promoting a sharing of critical insights, mutual benefits and the potential for other societies to learn from and implement the successful changes of one institution. This ongoing partnership demonstrates the power of trust, collaboration and innovative solutions in navigating the evolving financial services landscape.

To explore how Unisys can help you modernize building societies operations and elevate customer experiences, [visit us online](#) or [contact us today](#).



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