

PERFORMANCE BEYOND PAYMENTS: ADDRESSING TODAY'S MORTGAGE SERVICING NEEDS

INDUSTRY:
CONSUMER FINANCE

THE CHALLENGE FOR MORTGAGE SERVICERS

For borrowers, a mortgage payment is the most essential of their 13 common household bills to pay¹, and likely the most expensive.

Given the necessity and percentage of household income mortgages account for, borrowers have high expectations of their monthly billing and payment experience. However, legacy systems offered by many Mortgage Servicers deliver outdated experiences that make it harder for borrowers to pay, are susceptible to manual errors, and more expensive to operate.

While Mortgage Servicers typically enjoy more frequent touchpoints with borrowers than originators (i.e., more opportunity to exceed expectations), satisfaction scores show that origination is looked upon more favorably than servicing. This highlights the importance of providing borrowers with modern billing, payment, and engagement options.

Success
SNAPSHOT

85%

of borrowers leverage self-serve digital payment channels, including IVR, AutoPay and web

THE DIGITAL SOLUTION DRIVING INCREASED PERFORMANCE

As the most frequent borrower touchpoint, improvements in billing and payment options have the unique ability to increase satisfaction, loyalty, and on-time payments. Paymentus has helped Mortgage Servicing clients maximize this opportunity by breaking free of legacy limitations through expanded payment options, real-time notifications, personalized experiences, and robust payment reporting.

The comprehensive digital bill presentment and payment solution for Mortgage Servicers offered by Paymentus is designed to drive digital adoption across our entire platform—from high-volume lenders to emerging providers. We provide the tools needed to drive efficiency at every scale, empowering all clients with frictionless AutoPay, web-based and walk-in payments, secure IVR, and an intuitive user interface (UI) that simplifies paying and managing accounts.

REAL-WORLD RESULTS FOR PAYMENTUS MORTGAGE SERVICING CLIENTS

The benefits of working with Paymentus go far beyond that of on-time payments for our Mortgage Servicing clients. Several highlights showcase the power of a seamless, comprehensive solution that offers greater payment choice and convenience.


Once live, Paymentus clients see a transformed loan repayment experience, reaching key benchmarks and individual performance metrics including:

- **85% of borrowers** leverage self-serve digital payment channels, including IVR, AutoPay, and web
- Two leading mortgage clients successfully migrated 100% of IVR traffic to Paymentus' secure IVR payment channel, ensuring compliance and greater borrower convenience
- AutoPay adoption rates consistently exceed the 40% industry benchmark ², with **volumes of up to 59%**
- Three key clients prioritized intuitive UI and frictionless convenience to achieve **69%, 70% and 77% web adoption**, respectively, significantly expanding the digital payment options for borrowers

The combined benefits extend beyond greater choice. For Mortgage Servicers, greater digitization and the adoption of self-serve digital payment options minimizes the need for manual processing. This also streamlines the management of complex payment cycles, easing administrative burdens for internal teams.

85% 

Adoption of self-serve channels for Paymentus Mortgage Servicing clients

59% 

AutoPay adoption rate, exceeding 40% industry average

77% 

rate of web adoption due to intuitive UI and expanded digital payment options

Paymentus (NYSE: PAY) is a leading provider of intelligent cloud-based billing, payment, and interaction solutions. The Paymentus product suite and patented capabilities deliver **Intelligence That Pays** for thousands of billers and financial institutions, serving more than 53 million consumers and businesses globally. Paymentus serves mortgage servicers and their borrowers. For more information, please visit www.paymentus.com/mortgage

¹ [American Households' Average Monthly Expenses: \\$6,545](#), Motley Fool Money, January 2026

² [Nearly 60% of Americans Shun Automatic Bill Payments, Study Reveals](#), PYMNTS.com, January 2025

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For more information, please visit www.paymentus.com/contact

Or contact our sales team directly via

phone: 855-838-1886

email: sales@paymentus.com