



Client story

Driving CAIXA's market leadership in mortgage operations

Providing customers with fast, easy and secure access to mortgage information

Objectives

- Maximize customer experience, sustain high-availability operations and enhance development capabilities for faster time-to-market of new products
- Enhance digital channels to support increasing levels of remote transactions

Solutions

- Unisys provides a complete mortgage operation based on [ClearPath® Application Services](#) to manage, host and integrate CAIXA's mortgage core system based on [ClearPath Forward platforms \(Unisys MCP\)](#) integrated with Windows/Linux and Oracle systems; the managed services include [application development and maintenance, modernization and migration, transformation, automation and enhancement services](#) to integrate 90+ internal systems via 280 application programming interfaces.

Results

- Maintained top position in the retail banks' ranking, processing 4,500 new customer loan origination contracts daily
- Fostered closer customer relationships through increased accessibility and transparent interactions
- Lowered cost for processing more than 27 million monthly mortgage contracts
- Enhanced efficiency, achieved greater flexibility and gained the highest level of availability to execute mortgage programs
- Reduced the complexity of environments, eliminating process issues and enabling a seamless execution of business operations with increased digitalization

68% market share in Brazil's mortgage sector

8,000 simultaneous users supported, including CAIXA employees, brokers and partners nationwide across channels

120,000 transactions processed across channels each minute

27.5 million existing mortgage contracts processed each month

99,000 new mortgage contracts processed each month

4,500 loan origination contracts processed daily

Enhancing customer experiences and staying ahead in a dynamic financial landscape

The journey to homeownership is filled with excitement and anticipation. While the mortgage process has its complexities, it's an essential step toward realizing this dream. Leading mortgage companies are now streamlining this intricate process, turning what can be a tedious task into a more efficient, secure experience. This evolution in service simplifies the journey for homebuyers and efficiently adapts to the increasing digital transactions, striking a balance between customer satisfaction and operational excellence.

With burgeoning competition from large banks and emerging fintech, CAIXA, Brazil's largest government-owned financial services institution, sought to enhance customer experiences, maintain high-availability operations and accelerate product development.

CAIXA sought a reliable and scalable technology platform to manage its massive mortgage portfolio and modernize legacy systems to enhance integration, operational efficiency and scalability.

The goal was clear: streamlining costs and digital processes while retaining its substantial market share in Brazil's mortgage sector. With Unisys, CAIXA found a partner equipped to navigate these challenges, setting the stage for a strategic collaboration to reinforce CAIXA's leadership in mortgage operations. Unisys' deep knowledge and advanced solutions related to financial services aligned with CAIXA's business goals and systems. Unisys delivered a robust platform capable of handling CAIXA's unique requirements, such as regulatory compliance, support for millions of mortgage contracts and integration with other banking operations. The solution meets the government's strategic demands promptly, ensuring that all regulatory requirements and changes mandated by the Brazilian government are addressed swiftly and efficiently as part of CAIXA's ongoing operations.

Elevating operations with streamlined processes to enhance business growth

Unisys has been a strategic partner of CAIXA for over 40 years, delivering a comprehensive set of managed services that include application development, maintenance and infrastructure management for the financial services institution's mortgage system.

CAIXA's decision to partner with Unisys resulted in a comprehensive, streamlined mortgage solution underpinned by [ClearPath® Application Services](#). Unisys modernized CAIXA's core mortgage system, which operates on [Unisys ClearPath Forward platforms](#) combined with Windows/Linux and Oracle systems, and provided managed services for [application development and maintenance, modernization and migration, transformation, automation and enhancement services](#) to integrate 90+ internal systems via 280 application programming interfaces.

The solution comprises several applications in distinct platforms (mainframe, COBOL, Java, Microsoft, Linux) with multiple customers and custom releases. These applications support CAIXA's business processes, including its subsidiaries and financial agents, from contract origination to closure.

The main scope of the services include:

- Directing technology and defining roadmaps for the mortgage solution, part of CAIXA's real estate operations application ecosystem
- Executing tasks related to architecture, requirements, analysis and design, development, testing, deployment and support across different geographies, including the adoption of an Agile model, with Scrum for innovative transformation and continuous improvement
- Managing all infrastructure that supports the solution across different platforms (ClearPath Forward Libras, Java, Microsoft, Linux) with integrations among the systems that compose the solution

- Fulfilling all requests related to version control and build, validating code quality, deploying to different environments, providing VM on demand, installing tools and configuration on demand, operating and monitoring environments

Additionally, Unisys facilitated CAIXA's [cloud migration to Microsoft Azure](#), providing robust infrastructure services that enhanced operations across states, channels and partners.

The collaboration was grounded in Agile principles and DevOps practices, fostering a culture prioritizing knowledge sharing and efficient software deployment over extensive documentation. This approach not only improved adaptability to changes but also strengthened stakeholder collaboration. Furthermore, Unisys was instrumental in refining CAIXA's customer validation process. This led to fewer rejections and better-ordered deliverables, ultimately adding more value to the organization.

Achieving business growth, closer customer relationships and unprecedented efficiency

With help from Unisys, CAIXA significantly transformed its mortgage operations. The financial services institution now has a streamlined operational environment, substantially reducing the challenges of managing multiple systems. It has also increased efficiency through automation, simplifying system setup and configuration and significantly cutting down on manual tasks susceptible to error. The solution reduced CAIXA's reliance on physical banking operations, leading to more digital transactions and fewer in-person branch visits, contributing to the institution's sustainability goals.

The end-to-end solution supports the entire mortgage life cycle — from origination to contract closure — integrating seamlessly with other banking operations. Through this long-term partnership, Unisys ensures that the infrastructure, which spans multiple environments, is secure, scalable and efficient. The solution has enabled CAIXA to reduce costs, streamline operations and provide digital access to millions of customers across Brazil while maintaining the flexibility and resilience needed to support CAIXA's large and complex mortgage portfolio.



Key benefits include:

- **Business growth:** Maintaining the top spot in retail banks' ranking by processing an impressive 4,500 new customer loan origination contracts per day
- **Customer engagement:** Fostering closer relationships through increased accessibility and transparent customer interactions
- **Cost reduction:** Lowering operational costs for processing a massive portfolio of 2.5 million monthly transactions that were previously conducted face-to-face in a branch
- **Operational efficiency:** Enhancing overall efficiency and flexibility with the ability to support:
 - A dominant 68% share of Brazil's mortgage market
 - An impressive volume of 120,000 transactions per minute across channels
 - 27.5 million existing loans and mortgage contracts and 99,000 new mortgage contracts processed each month
 - 30,000 pages of general legislation, 900 million payments and 25 million monthly online transactions
 - 8,000 simultaneous users, including CAIXA employees, brokers and partners nationwide across channels

CAIXA, with support from Unisys, adeptly navigated the complexities inherent in the dynamic financial services sector. This collaboration, driven by a shared commitment to excellence and innovative solutions, enabled CAIXA to adapt to and lead in the evolving landscape of mortgage operations.

To explore how Unisys can help you outpace competitors by taking an agile approach to your mission-critical modernization, [visit us online](#) or [contact us](#) today.



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