



NEWS RELEASE

ICE Unveils AI Voice and Chat Agents for Mortgage Servicing at ICE Experience 2026

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The immediate availability of more than a dozen exception-based servicing automation agents also announced ATLANTA & NEW YORK--(BUSINESS WIRE)-- Intercontinental Exchange, Inc. (NYSE: ICE), one of the world's leading providers of financial market technology and data powering global capital markets, today at its ICE Experience (X26) annual mortgage conference unveiled AI voice and chat agents currently in beta testing for its mortgage servicing solutions. The agents are designed to help homeowners answer questions about their loans and execute loan management actions within governed processes. Simultaneously, ICE also announced the launch of more than a dozen exception-based servicing automation agents.

"Last month we announced the transformation of MSP's user experience. Now we are building on that with responsible automation- and AI-driven productivity agents that work for both homeowners and the teams supporting them," said Bob Hart, President of ICE Mortgage Technology. "These agents are purpose-built to make it easier for homeowners to manage their mortgages, for servicing teams to manage fluctuating call volumes and for servicers to reduce their cost per loan serviced — all while supporting compliance requirements for mortgage servicing."

Voice agent for ICE Customer Service

The ICE Customer Service voice agent is an AI call center support agent. Integrated with MSP®, ICE's servicing system, it can answer common homeowner questions about topics such as escrow, private mortgage insurance and servicing transfers, and it can assist with actions like making payments and managing autopay enrollment. The voice agent can manage thousands of simultaneous interactions, and when a situation



requires human intervention, it transfers the call to customer service representative along with loan details and situational context.

Chat agent for ICE Servicing Digital

The ICE Servicing Digital chat agent is a chatbot embedded within ICE's servicing portal for homeowners. Integrated with MSP, the chat agent can help homeowners learn about their mortgage by explaining escrow, principal and interest details, retrieving documents and more. Through natural language conversation, homeowners can instruct the chat agent to perform common tasks like managing payments and adjusting account settings. Additionally, it supports retention by helping homeowners explore rate-and-term and cashout refinance options.

ICE BI servicing automation agents

ICE also announced the immediate availability of 16 exception-based automation agents for servicing that are built within ICE Business Intelligence (BI) and integrated with MSP. The agents apply predefined business rules to automate highly complex operational tasks. Newly available automations include disaster-tracking updates that identify and update loans affected by FEMA disasters, and HELOC credit score-based line adjustments that review customer credit scores and update available HELOC lines accordingly.

ICE's AI solutions are powered by ICE Aurora, ICE's enterprise AI framework for embedding responsible AI into complex, data-intensive workflows across its businesses, including mortgage technology.

"ICE is building AI into mortgage on the principle that it must be both powerful and responsible," said Mayur Kapani, ICE Mortgage Technology. "By embedding agentic, explainable AI directly into origination and servicing workflows, we're helping customers move from manual, repetitive tasks to exception-based operations while maintaining transparency, governance and trust."

The newly released agents build on a series of recent servicing solution updates, including an enhanced MSP user experience, AI-based call prediction and account summarization capabilities, and an integration between ICE's servicing and origination solutions that allows homeowners to apply for home equity and refinance loans directly through their servicing portal. ICE plans to systematically introduce more enhanced automations and productivity agents across its servicing solutions.

About Intercontinental Exchange

Intercontinental Exchange, Inc. (NYSE: ICE) is a Fortune 500 company that designs, builds, and operates

digital networks that connect people to opportunity. We provide financial technology and data services across major asset classes helping our customers access mission-critical workflow tools that increase transparency and efficiency. ICE's futures, equity, and options **exchanges** -- including the **New York Stock Exchange** -- and **clearing houses** help people invest, raise capital and manage risk. We offer some of the world's largest markets to trade and clear energy and environmental products. Our fixed income, **data services** and execution capabilities provide information, analytics and platforms that help our customers streamline processes and capitalize on opportunities. At **ICE Mortgage Technology**, we are transforming U.S. housing finance, from initial consumer engagement through loan production, closing, registration and the long-term servicing relationship. Together, ICE transforms, streamlines, and automates industries to connect our customers to opportunity.

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