

Improving oversight and quality assurance across mortgage advice conversations

Major Retail Bank – UK

A major UK retail bank was conducting around 5,000 mortgage advice conversations each month, taking place both over the phone and in face-to-face adviser meetings. While phone conversations were already recorded, the bank lacked consistent oversight of in-person mortgage discussions.

This gap meant the bank could not be confident it had full visibility of the advice being given at the point of sale. Manual observation of advisers was costly and limited in reach, resulting in less than 5% of mortgage sales being subject to quality assurance review. The bank wanted a scalable way to proactively identify risks in mortgage advice, improve standards, and reduce the potential for customer harm before issues escalated.



Recordsure solution

Recordsure provided the bank with its ConversationAI suite, enabling full capture, analysis and review of 100% of mortgage advice conversations, regardless of channel.



Capture app

Advisers used the Recordsure Capture app to securely record face-to-face mortgage meetings. These recordings were automatically uploaded to a central portal and analysed alongside existing telephony and video banking recordings, giving the bank a single, consistent view of all mortgage advice interactions across its distribution channels.



Checks and Scores

Recordsure's AI models applied automated risk scoring and quality checks to every mortgage conversation. The system prioritised higher-risk cases for human review, achieving a reported user-verified human-AI agreement rate of 95% and allowing QA teams to focus their time where it mattered most.



Summary Themes

Mortgage conversations were also automatically classified by topics into structured, colour-coded review themes aligned to QA checklists. This enabled reviewers to work more methodically and complete mortgage advice reviews in half the time.

The outcome

By applying AI-led oversight across the entire population of mortgage conversations, the bank achieved 100% QA coverage of mortgage sales, up from less than 5% previously.

Quality assurance review times were reduced by over 50%, allowing compliance teams to operate more efficiently while increasing scrutiny. The bank reported improved advice standards and a reduction in complaints, alongside lower QA and compliance costs and meaningful long-term savings.

Today, the bank uses Recordsure to analyse approximately 60,000 mortgage conversations per year, creating a scalable, evidence-led mortgage QA process that supports better customer outcomes and stronger regulatory assurance.

Benefits

- Oversight of mortgage sales increased from <5% to 100%
- QA review time reduced by over 50%
- Improved advice standards and a reduction in the number of complaints
- Reduced QA and Compliance costs and generated substantial longer-term savings

Since 2018
Time with Recordsure

5,000
Total conversations per month

Approx. 60,000
Total conversations per year

411
Users