



Enhancing CX through Automation

One of the largest banks by market share and asset value in the Middle East region

Bank's processes such as customer On-boarding, account Management, lending, collections, cards & ATM, reconciliation, trade finance, regulatory reporting and support functions were manual and involved various touch points that needed human intervention. This led to operational inefficiencies, longer turn-around time, high operating costs, and unsatisfactory customer experience.

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CHALLENGE

- The high volume of transactions required the bank to deal with processes such as handling of service requests, grievance redressal, loan application processing, debt approvals, and new customer onboarding
- Bank's legacy systems were not integrated and there was no single view of customer, therefore a manual review of the transactions was required while navigating through multiple applications/screens. Managing the processes required large deployment of resources which led to higher operating costs. In addition, client had to manually process the unstructured data, leading to longer response time

SOLUTION

- Built automation for 35+ processes across different business units. 80+ bots were deployed for processes related to HR, Shared Operation, Enterprise reconciliation, Collections, ATM Services, Payments, Trade finance, SAMA Reporting. etc.
- Leveraged RPA technology to offer a digital workforce of flexible software robots to capture and interpret existing applications
- Deployed OCR with RPA solution to process both structured and unstructured data, and the software bots were trained to handle multiple banking documents
- The RPA bots interfaced with different systems to manage the claims processing

RESULTS

- Productivity improvement
- Reduced human errors
- Reduced turnaround time, leading to improved customer satisfaction
- ATM claim processing and dispute handling – Increased claims handling by 85%
- ATM helpdesk processing time increased by 300%
- 100% accuracy and up to 70% cost reduction
- Automated debt approval process, loan, & credit validation - Effort reduction of >90%
- 100% service desk SLA improvement