



HCL Cards Business Services

Disruptive
ideas
Transformative
solutions



Ranked in the Leaders Category of IAOP's Global Outsourcing 100, 2014



HCL is positioned as Major Contender in Banking BPO as per the Everest Group PEAK Matrix™ 2014.

The competitive cards market is in the midst of a sweeping transformation. This across the board transformation is leading card issuers to employ radical measures to attract and retain profitable customers, minimize customer churn and losses accruing from delinquent customers. Concurrently it is driving them to innovate and develop new strategies to standardize operations, focus on core business areas and offer differentiated services to the market.

HCL Cards Business Services practice comprises of domain experts, industry practitioners and techno-functional consultants. They provide functional and domain support aimed at providing transformational benefits to clients facing the following market pressures and business challenges:

Challenges



- Customer Retention
- Cross Selling
- Cost Reduction
- Revenue Enhancement
- Speed to Market
- Business Standardization
- Improving Productivity & Quality
- Efficient default management processes for reduction in arrears
- Meeting existing & new regulatory compliance requirements

Overview of HCL's Cards Business Services Offerings

| End-to-end functions across Origination, Servicing and Default Management |



- Account Acquisition
- Channel Management
- Lead Generation
- Data Entry Authorization
- Application/Documentation Review
- Credit Appraisal
- Customer Fulfillment



- Application Scanning
- Indexing & Data Entry
- Application Review & Verification
- Account Setup
- Credit Review & Approval
- Credit Decisioning & Sanctions
- Exception Review & Approval



- Service Query Handling
- Lost Card Reporting / Processing
- Retrieval & Chargeback Reporting
- Transaction Dispute
- Cross Sell / Up Sell
- Collections & Recoveries
- Write - Off
- Investigation Process & Resolution
- Billing
- Regulatory Compliance
- MIS & Analytics

KYC / Anti-Money Laundering

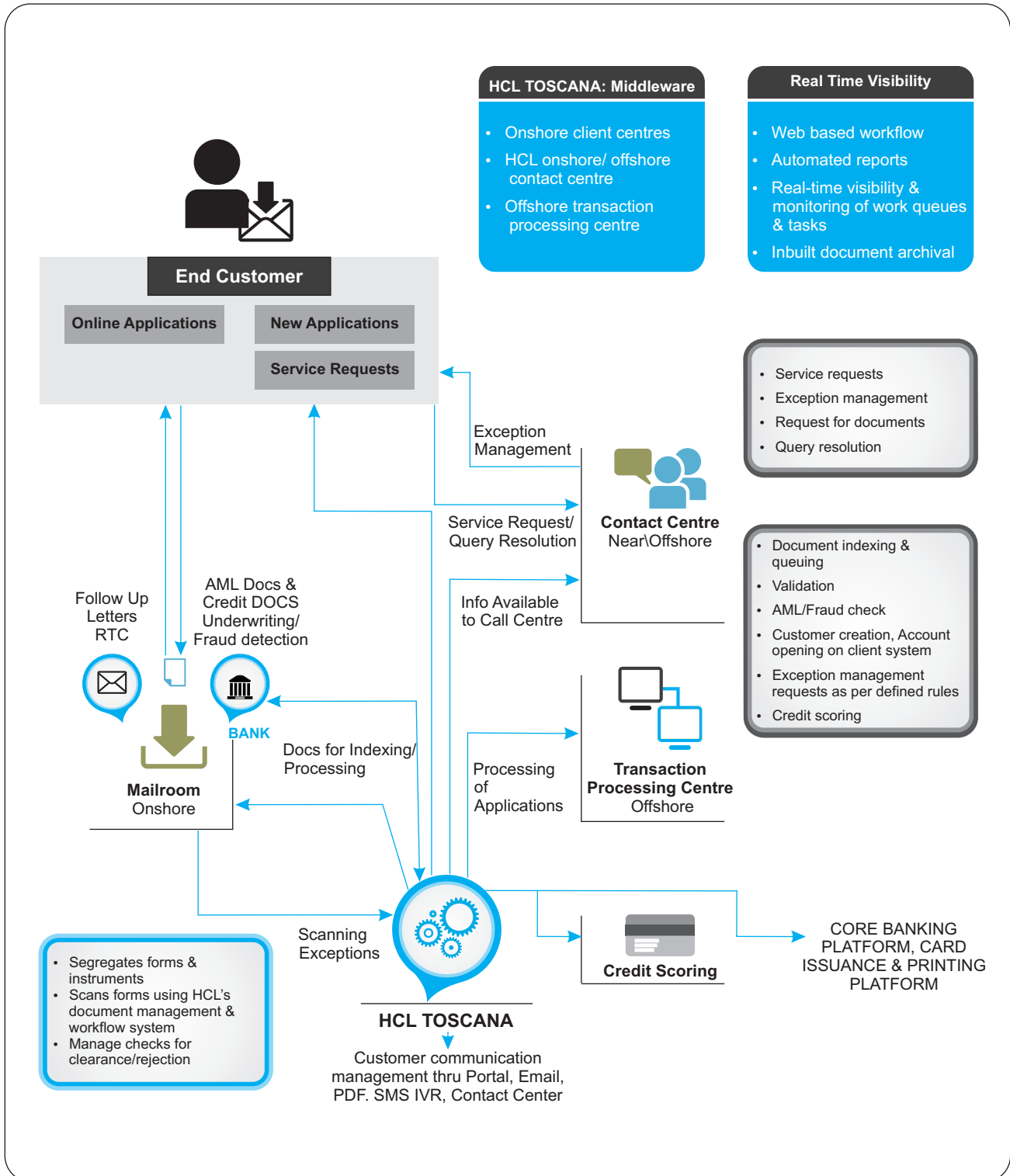
Customer Relationship Management

Analytics

HCL BPM Solution - HCL TOSCANA

HCL TOSCANA: Platform Agnostic BPM Solution for End- to - End Cards Fulfillment Functions

HCL Toscana is a proprietary BPMS platform that provides integrated, end-to-end location neutral workflow solutions for end to end customer fulfillment functions. It delivers process efficiencies and offers scalability by enabling right shoring and by leveraging client's legacy IT systems.



HCL Cards Business Services Value Proposition

- Experience across Cards Origination, Servicing & Default Management functions and in performing complex activities like Chargebacks & Dispute Resolution
- Integrated Global Delivery Model (Offshore / Onshore / Nearshore) ensuring seamless integration & hand-off between multiple sites with common user interfaces
- HCL TOSCANA - Platform agnostic BPMS solution for end-to-end Cards fulfillment functions. Ability to integrate & leverage client's existing IT systems / platform
- Dedicated Governance, Risk, Compliance Centers of Excellence (CoE) to meet existing & new regulatory requirements of Cards industry
- CoEs in niche areas such as Recoveries & Collections
- Deploying business analytics to improve decision making and address leakages & frauds
- IT - BPO synergy enabling identification & implementation of process automation opportunities leading to significant cost savings
- Flexible engagement models designed to fit business requirements
- Flexible pricing models like transaction, risk-reward & profit-sharing based models

HCL's Success Stories

1

U.S. premier retailer offering private label charge card

- Early stage & late stage collections
- Email management
- Inbound customer service calls
- Cards processing
- Billing adjustments

2

A large European bank

- Contact centre
- Application fulfillment for credit cards
- Cards sales & service fulfillment

3

Australian subsidiary of one of the world's largest financial services companies

- Recoveries for charge-off debts
- Lettering
- Skip tracing

4

Leading Asian bank

- 24/7 customer service helpdesk
- Hot listing of cards
- Card issuance processing
- Settlement & reconciliation processing
- MIS / Adhoc MIS



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HCL