Digital & Analytics
by HCL Technologies

HCL

Scaling Digital Transformation

Digital Transformation Stories of global enterprises with Pega based solution

▶ **Start**

Client Description:

A leading European multinational banking and financial services corporation headquartered in Amsterdam. Its primary businesses are retail banking, direct banking, commercial banking, investment banking, wholesale banking, private banking, asset management, and insurance services.

1. Business Priorities:

• To enable a centralized KYC solution for 40+ countries across the globe

• Understand customer better through analytics and increase innovation pace for evolving customer needs

• Develop new services & business models

2. Our Solution/Approach:

• Leverage HCL's Engineering Culture, developed the bank-wide end-to-end global KYC platform

• Enriching the One-Pega Platform (global process orchestration); critical business workflow migrated from legacy systems to Pega with reusable factory components and accelerators, serving varied business services

• Global Data Lake platform, enterprise data management and analytics platform for KYC

• Delivered on Fraud management system, Customer information management in alignment with regulatory compliance processes

• Channel Transformation - Contact Center modernization, technology upgrades, channel optimization, enabling CI/CD pipelines

3. Business Impact:

• Substantial improvement in platform efficiency, integrity and quality through this digital transformation initiative

• Faster onboarding of tenants with better governance, resulting in improved customer experience

• Proactive fraud and compliance detection and improved risk validation

• Single view platform enabling better maintenance control over the rules/code– Strong governance

• Significant reduction in operational overhead efforts with automated release management and DevOps adoption

• Agility and flexibility to respond to business demands

Client Description:

An International Bretton Woods Institution that provides loans and grants to the governments of low- and middle-income countries for the purpose of pursuing capital projects.

1. Business Priorities:

• There were multitude of investment / advisory projects with unique lifecycles, resulting in almost 60+ highly complex workflow processes

• Existing Workflow systems (built on Documentum) was lagging in performance as well as not flexible to accommodate the rapid changes in the sector

• Ad-hoc workflow changes which needs to be productionized in shorter span of time

3. Business Impact:

• **Process Standardization**: Standardization of approval systems (catalog of standard steps keyed in data tables for quick reuse) as well as a uniform approach for sending emails, notifications, and publishing events

• **Faster Performance:** Workflow configurations improved to less than 2 weeks (from 3 months earlier) to reach production

• **Savings And Right Decision Enablement:** 50% reduction in development effort due to HCL's custom framework w.r.t workflows configuration

2. Our Solution/Approach:

HCL started with Advisory and Architectural services, categorized the large complex processes into smaller inter-dependent Parent-Child processes along with key actors and attributes

HCL started with Advisory and Architectural services, categorizing the large, complex processes into smaller inter-dependent parent-child processes along with key actors and attributes

Guided approach– Pega dynamically generates the guided approach/life cycle based on attributes; this helps investment officers and advisory users effectively monitor and manage the project

Pega platform services are consumed seamlessly across channels like web, mobile, and desktop applications

PEGA OOTB reporting for information on the process performance

Headless Pega implementation– 75+ projects and client business processes are automated and exposed as REST services

Migration from legacy Documentum processes to Pega Platform (on prem)

Client Description:

A Leading bank in ANZ region, with businesses across New Zealand, Asia, the United States, and the United Kingdom. It provides a variety of financial services including retail, business and institutional banking, funds management, superannuation, insurance, investment, and broking services.

1. Business Priorities:

• As part of its core banking modernization program, client wanted to get rid of its tightly coupled front-end systems and to have all the business rules in a centralized repository.

• Migration of critical business workflows from legacy BPM solutions was needed; globalization and centralization of workflow solutions with seamless and well-defined onboarding of new markets and productsw was also necessary

• A wholesome online journey was required, through an omnichannel approach, that eliminates the need for physical interaction between customers and the bank

• High manual interventions in creation of loan documents were creating challenges (introduced human errors as well as delayed the lending process) which needed to be removed

• Compliance with rigid regulatory and risk compliance requirements was necessary

• Commercial loans and rollouts of financial stimulus in COVID-19 was required

2. Our Solution/Approach:

• Setting-up Pega CoE in driving Core Banking Modernization & seamless on-boarding of business workflows	• Standardized processes, from on-boarding to retirement, of workflow solutions across organization to support optimal TCO	• A one-stop digital transformation solution lending requirement (Home, Personal) with consistency in lending decisions across channels
• A state of the art platform for automating all Payments Operations – aimed at building Back Office Input Operations	• A single financial crime platform to efficiently manage the work and processes associated with Sanctions, fraud and anti-money laundering case investigations.	• Package assurance - To maximize the value of the existing customer relationships by giving them more granular/targeted pricing.

• Implementing KYC Hub as part of AML III regulatory & compliance initiative	• For accelerating the COVID Stimulus, HCL conceptualized the idea of automating the entire LGD calculations and associated processes leveraging Pega Workflows & Decision Engine	• Multiple Pega implementations in 100% compliance with APRA, Basel II, IRB etc. as applicable	• DevOps implementation for Pega

3. Business Impact:

• Improved the customer experience through fewer "handoffs" as part of the digital transformation solution	• Process Optimization measures resulting in cycle time reduction up to 40%	• Targeted business growth as home lending amount increased by 8	• Lowering of the number of Ombudsman complaints	• Reduce the sev1/2 production incidents by 60%
• Creation of Digital Onboarding Factory	• Capability to intelligently reduce the number of false-positives and duplicates	• First-of-its-kind COVID-19 Stimulus Packages provided in a two-week timeframe globally	• 80% reduction in new application node creation	• 75% reduction in environment creation and 70% reduction in deployment time

Client Description:

Leading multinational pharmaceutical company that covers entire value steam]from R&D, manufacturing, and marketing of prescription drugs as well as over-the-counter drugs.

1. Business Priorities:

• Adopt a patient-centric approach via implementation of an integrated platform, that will enable healthcare professionals to get right information through out the patient lifecycle.

• Platform will enforce the right mapping and integration of stakeholders. It will get the patients' medical conditions (transactions, activities, follow-ups, service etc.) from various healthcare systems/ programs, as well as insights into the health care professionals' educational details (courses, status, certifications etc.) from academia.

2. Our Solution/Approach:

• Open access to the integrated environment for healthcare professionals and users like customer marketing teams, customer medical teams, etc.

• Maximization of the client's current investments by using native components within Pega for scalability

• Usage of native Pega REST-based APIs to enable integration with upstream/downstream platforms

• Pega OOTB features for rich graphical reports with a focus on customer centricity

• KPIs for business to measure their goals.

• Application user training to customer resources and healthcare practitioners on the Pega applications that have been built

• CI/CD implementation leveraging Pega Deployment Manager.

• Improving operational insights by using Google Analytics.

• Leveraged Microfocus UFT for test automation and SoapUI for API testing

3. Business Impact:

• Greater Insight to project sponsors (Type of traffic/locations, returning and new visitors, average time spent on site etc.)

• For external users, a robust user registration, login, and password reset functionality was implemented through Janrain, a leading cloud-based CIAM (Customer identity access management) application

• Secured profile-based APIs with optimal API design to maximize reuse with future monetization prospects

• Supports multiple devices and resolutions, placard design, and Pega OOTB UI Layout Customization

Client Description:

American eCommerce MNC, providing order management, payment processing, order routing, fulfillment, and analytics services to its clients.

1. Business Priorities:

• Pega OMC (RPA v8) was deployed for managing RDA (Robotic Desktop Automation), reporting, pushing new packages, etc.; however, it was not able to scale with the growing number of RDA users and was facing frequent issues in handling the load of 4,000+ users

• Mitigating the business loss between the decommission of the Pega OMC and the setting up of a futuristic solution was crucial

• Integration with existing systems, i.e. Avaya and Salesforce, was necessary

2. Our Solution/Approach:

• HCL executed migration to the Pega Robot Manager which could be hosted in-house and could be scaled up and handle increasing number of agents

• Automated the user/agent creation and populating their information into the system without any manual intervention, which was previously done by a dedicated resource (BA Manager)

• To smoothen the transition of OMC to the Pega Robot manager, HCL came up with an alternative of interim local network drive deployment so that there is minimal disruption to users in transition and to minimize/nullify business losses

• Managed integration with existing systems, i.e. Avaya and Salesforce

• As part of BAU support, all the existing issues were categorized and resolved

• HCL stepped in with a road map of upgrading to the newer RPA version (v19)

3. Business Impact:

• Reduced common customer service process times from minutes to seconds; call handle times reduced to 30 seconds using RDA

• Reduced the reship process from 2.5 minutes down to 30 seconds, using Workforce intelligence

• HCL is implementing automated tasks to add users to the Pega Robot manager, which will reduce manual effort by 80% and turnaround time by 95%

Client Description:

US based financial services holding company that provides life insurance, annuity, and supplemental health insurance products to its customers.

1. Business Priorities:

• Compliance laws mandated next-generation front-office and back-office applications, providing electronic signing capability easily accessible over web to the policyholders

- Migration from AWD to Pega was a critical business need as per compliance (needs to be closed in stipulated time, with no compromise in quality)

• Generating agent commission statements and reporting for each cycle was completely a manual process

- This was taking around 10 -12 hours daily for 6 processes, as well as human errors in various cases

- This was leading to a poor customer experience since SLA was much higher due to manual processes (with an average turnout time of 48 hours)

Health Insurance Claim Form

2. Our solution/approach:

• initiate e-signature transaction in contact Center application

- Dynamic content authoring and pdf generation using pega

- Multifactor authentication using docusign

- Customer specific customization in docusign using branding changes

- Capture customer consent (accept / decline) in e-signature format using docusign

- Automated retrieval of signed document & certificate of completion post completion of signature ceremony & content archival in Filenet

- Automation of phs surrender policy case workflow to update downstream system

- Integration with the Pega bots for payment issuance of life insurance policies

- Streamlined error logging mechanism and auto retry for failed transaction

• Automated the agent commission statements cycle, where the bot pulls statement details from multiple applications and connect back to the specific PEGA cases for review

- Dynamic case creation in accounting applications on Pega, therefore improving accounting workflow

- Robot Manager with the ability to start, run, stop, and schedule the work queue

- A streamlined error logging mechanism for eliminating business and technical errors

- Email gets triggered for every successfully run

3. Business Impact:

• Improved customer Signing experience, with multi-channel Signing capabilities	Customers can be engaged from the device of their choice; Transaction Cycle time reduced from 1 week to few minutes	A Standardized and Homogenized Approach towards Signing and Preservation of Signed Documents	Compliant with UETA, ESIGN, PCI DSS and HIPAA
• Improved customer experience for ease in repetitive manual process via digital transformation	95% accuracy achieved after Implementing RPA	4 FTEs repurposed towards more value-added tasks	RPA allowed business to simplify works and achieve more with less time and efforts

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HCL Technologies (HCL) empowers global enterprises with technology for the next decade today. HCL's Mode 1-2-3 strategy, through its deep-domain industry expertise, customer-centricity and entrepreneurial culture of ideapreneurship™ enables businesses to transform into next-gen enterprises.

HCL offers its services and products through three lines of business - IT and Business Services (ITBS), Engineering and R&D Services (ERS), and Products & Platforms (P&P). ITBS enables global enterprises to transform their businesses through offerings in areas of Applications, Infrastructure, Digital Process Operations, and next generation digital transformation solutions. ERS offers engineering services and solutions in all aspects of product development and platform engineering while under P&P. HCL provides modernized software products to global clients for their technology and industry specific requirements. Through its cutting-edge co-innovation labs, global delivery capabilities, and broad global network, HCL delivers holistic services in various industry verticals, categorized under Financial Services, Manufacturing, Technology & Services, Telecom & Media, Retail & CPG, Life Sciences, and Healthcare and Public Services.

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