

Enhance customer experience through contact center transformation

Leveraging Pega platform to deliver personalized customer offerings



About the client

One of the major banks in APAC, the client offers a range of financial and wealth management services, including deposit-taking, credit cards, lending, corporate banking, international trade finance, investment banking, cash management services, private banking, treasury services, and much more.



Business drivers

- **Improve customer handling time** by reducing navigation across multiple systems
- **Enhance Straight Through Processing (STP)** for repetitive service requests
- **Improve customer data visualization** to increase service quality
- Single portal to manage all interactions including external partners to **avoid dual keying**
- Enable front line staff through Next Best Actions(NBA) **to improve customized offers**
- Provide a centralized **360-degree view of customer's** product holdings, etc.
- Shift towards **automation of service request creation**
- **Enable omnichannel experience** to access data across multiple devices.

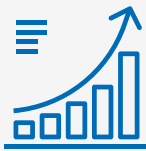
Key solution elements

Next-generation Customer Relationship management using customized Pega UI	TIBCO Business Works for real-time SOA	Complex case data migration from Siebel CRM to Pega CRM using SSIS
Unica for Next Best Action (NBA) and Campaign Management	Avaya voice channel interaction , and data migration for service modules	Seamless integration with core banking, treasury and content management systems
Pega Rules Process Commander (PRPC) for business rules management	Straight Through Processing (STP) for card activation, card replacement, etc.	Accelerated multi-country rollout through 92% reuse of common functionalities

Feedback from the client



Thanks for the successful rollout of the contact center automation solution. Excellent quality of delivery from HCL Project team, working closely with bank's IT and Business team, detailed planning, and applying learning from previous programs. Given the amount of huge work, the effort needed and the time we had, this has been a tremendous achievement.



Benefits to client

- Improved productivity of over **3000** frontline staff by **45%**
- Provided a **360-degree view** of customer's product holdings in less than **5 seconds**
- **95% increase in customer interactions** and **40% increase in cross-sales**
- Maximized opportunities generated by more than **5 million** annual customer interactions
- **29% decrease in account opening time**
- **Improved customer journey** by improving the Average Handling Time(AHT) by **30%**.

Overview

The bank undertook a key transformation program to transform and standardize sales and service platforms across Singapore and Malaysia. For guaranteeing smoother customer journey, bank started the journey of upgrading the CRM platform from Siebel CRM to Pega CRM.

The key objective of this transformation program was to enable the sales and service staff of the bank to effectively manage all customer interactions (inbound/outbound across all touchpoints including branch, call center and web) and equip the sales and service staff with the right set of tools to:



- Enhance the end customer experience by personalizing the interactions
- Provide relevant and customized offers
- Increase effectiveness of the staff to sell and improve capacity to serve.

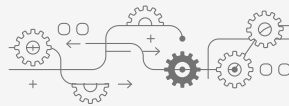


HCL solution

HCL proposed and implemented a best in class **domain led vertical solution leveraging Pega platform for Customer Relationship Management (CRM)** with the following features:

- **End to End customization of Out of the box Pega UI** to contextualize & enrich the user experience/ design throughout the customer journey
- Enabled near real-time 360-degree view of the customer for better customer relationship management by **integrating with 30+ host systems and 300+ online services**
- Built a custom web socket-based telephony integration framework in Pega for integrating with bank's Avaya system framework
- Sophisticated case management framework for auto-creation of the case and Service Requests(SR). Accelerate effective tracking of service requests and tasks.

Delivery roadmap



Phase 1

Country 1 implementation - Channel Interaction (Voice), Case Management, Lead Management, Straight Through Processing(STP) - Card Activation, Customer 360 (only CASA, Loans & FD/TD)

Phase 2

Country 2 implementation Straight Through Processing(STP) - Card Activation, card lost & replacement, statement requests, Case Management, Lead Management and channel integration(Voice)

Phase 3

Country 1 and 2 implementation - Channel Interaction (Email), Customer 360 - Interaction history, Correspondence, STP- Financial & Non-Financial, Product Promo, Card termination, etc.

How HCL can help?

HCL being a pivotal player in executing transformation programs for the last 25+ years & decade long relationship with Pega, has the relevant expertise & avenues to embrace large scale multi-country rollout programs and fast-track digital adoption in the customer landscape. HCL has been the strategic partner for banks and financial institutions in accelerating automation initiatives across multiple geographies. Based on HCL's deep banking domain experience, there should be a business outcome-driven and a clearly laid out bank-wide approach to automation initiatives eliminating the piecemeal projects across the IT organization.



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