Fast Forward to the future of cards innovation

Collaborate | Digitize | Transform

- **Employees First**
- **Trust, Transparency, Flexibility**
- **Value Centricity**
- **Socially Responsible**
- **Relationship Beyond the Contract™**

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

Innovating Cards for the Next Decade, Today

HCL's Digital Process Operations (DPO) offer a multi-domain and innovative cards platform experience that provides functional and domain support along with transformational benefits to clients in the cards market, which are built on next-gen transformational levers. Our in-house solutions are helping banks and card issuers differentiate their offerings from the competition and gain market leadership, leading them to transform their cards business.

Cards Business Operations Services Building Blocks:

CUSTOMER ACQUISITION
- Contact Center
- Channel Management
- Analytics

FULFILMENT
- Embossing
- Dispatch
- Clearing

DISPUTES/CHARGEBACKS
- Indexing
- Investigations
- Lettering/Communication
- Representments
- Quality Assurance

CARD OPERATIONS

APP. PROCESSING
- Indexing
- Data Entry
- Credit Checks
- Setup

SERVICING
- Queries
- Lost & Stolen
- Authorization
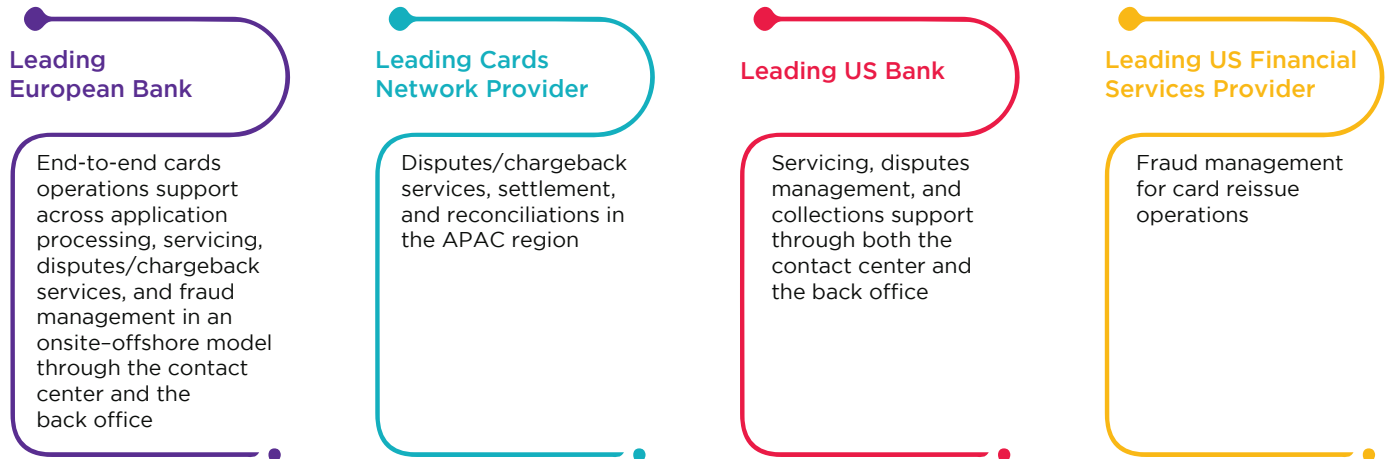- Messaging & Payment Generation

COLLECTIONS/RECOVERY
- Early Stage
- Late Stage
- Recoveries

Operating Model – UK/Ireland for Contact Center & India for back-office
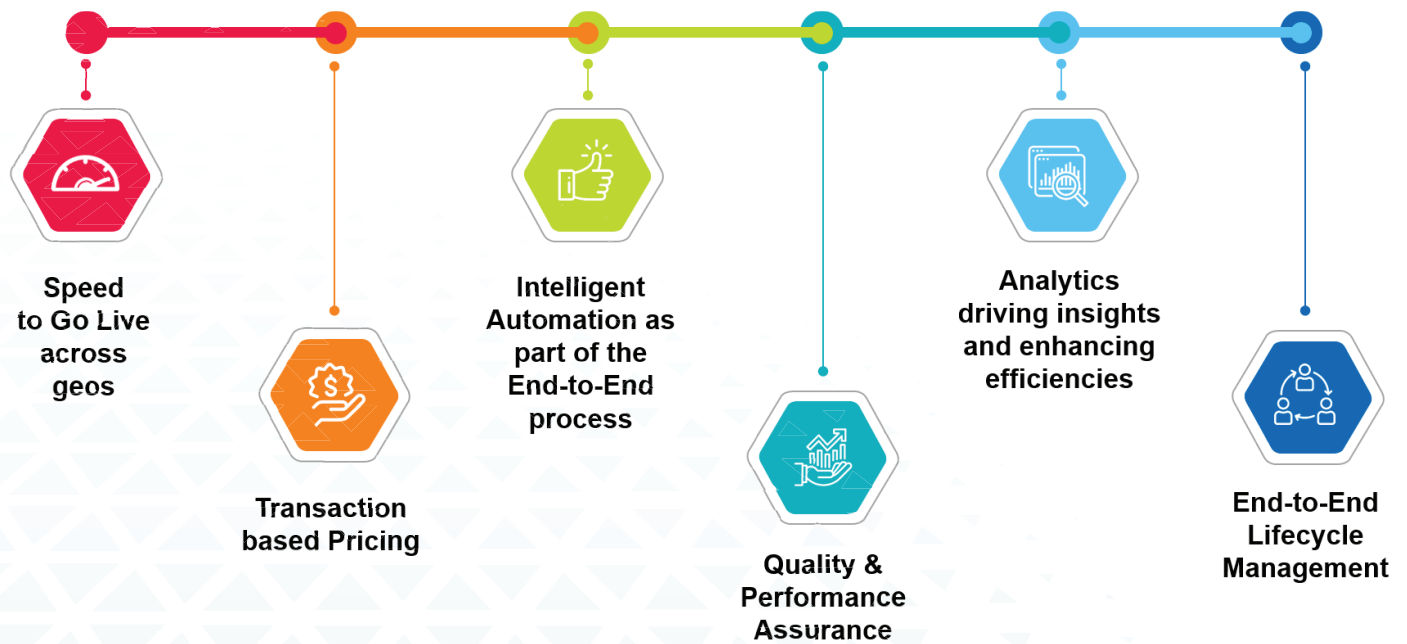
Digital Platforms – TOSCANA for workflow and RPA to drive automation in the back - office

Partnerships – With leading credit scoring companies

HCL DPO – Shaping Cards Business Operations

Leading European Bank

End-to-end cards operations support across application processing, servicing, disputes/chargeback services, and fraud management in an onsite–offshore model through the contact center and the back office

Leading Cards Network Provider

Disputes/chargeback services, settlement, and reconciliations in the APAC region

Leading US Bank

Servicing, disputes management, and collections support through both the contact center and the back office

Leading US Financial Services Provider

Fraud management for card reissue operations

Our Value Proposition

Speed to Go Live across geos

Transaction based Pricing

Intelligent Automation as part of the End-to-End process

Quality & Performance Assurance

Analytics driving insights and enhancing efficiencies

End-to-End Lifecycle Management

HCL DPO's partnership with a leading US financial institution

Business Challenges

- Multiple external suppliers handling different parts of card operations including contact center, mailroom and back-office operations
- Decentralized mailroom operations across different card products
- Drive cost efficiency across the entire value chain

Solution Delivered

- Card Fulfilment Services through consolidation of contact centers, mailrooms and back-office
- Intelligent Automation through BPM EXACTO™ and RPA for card issuance
- Specialized services around fraud investigations and contacting end clients
- Dedicated teams for disputes & chargebacks

Benefit Realization

- 30% transformation savings delivered in the first 5 years
- Support in launch of multiple card products (including co–branded and commercial cards)
- 100% paperless operations
- First call resolution introduced with 89% resolution rate

To know more visit https://www.hcltech.com/digital-process-operations/banking-financial-services-industry-bfsi Or Write to us at Digital Process Operations Marketing

HCL

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.

As a leading global technology company, HCL takes pride in its diversity, social responsibility, sustainability, and education initiatives. As of 12 months ending on December 31, 2020, HCL has a consolidated revenue of US$ 10 billion and its 159,682 ideapreneurs operate out of 50 countries. For more information, visit www.hcltech.com

www.hcltech.com