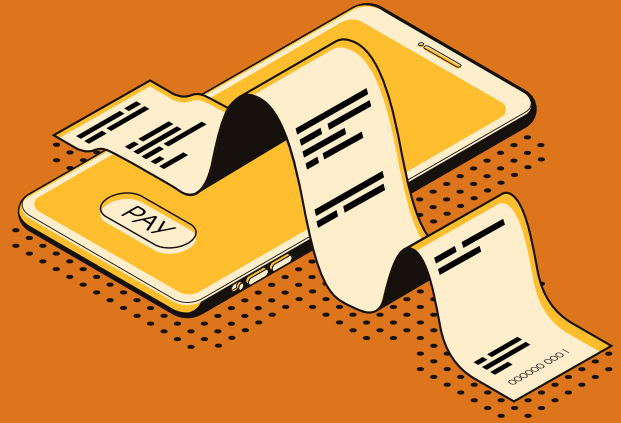


## Leverage the future of **retail banking** today



# Digital process operations for banking

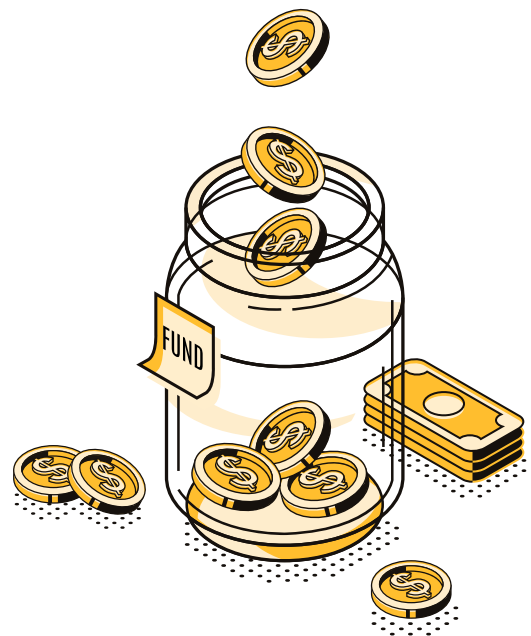
- Fastest growing large technology company for four years running
- Best-in-class client satisfaction scores over 10 years
- Among Forbes 2020 World's Best Employers



Retail banking service across the globe are implementing digital new-age products and services, business operating models, and business services to meet the expectations of their clients. Banks are investing in technologies such as robotic process automation (RPA), artificial intelligence (AI), and blockchain to empower their clients. These technologies will also help them keep up with the competition and realize tangible outcomes. HCL Digital Process Operations (DPO) end-to-end services across the retail banking industry encompasses savings and deposit products supported across geo-locations through a network of mailrooms, contact centers, and back offices.

## HCL DPO - Transforming with innovative customer experience

HCL Digital Process Operations' holistic banking service offerings through innovative engagement models will help you to keep up with customers' expectations, while meeting compliance and regulatory requirements. With decades of experience in the banking industry, digital, and process expertise, we deliver outcome-based growth, along with improved margins for our clients.



## Engage with future of financial services

### ● Current & savings accounts

- Customer acquisition
- Account opening & maintenance
- Payments processing
- Compliance

### ● Cards

- Application processing
- Credit decisioning & issuance
- Customer fulfillment
- Disputes, collections & recoveries

### ● Customer services

- Inbound calls
- Outbound calls
- Campaign management
- Cross selling & upselling

### ● Shared services

- AML/KYC
- Analytics
- Fraud operations
- Reconciliation

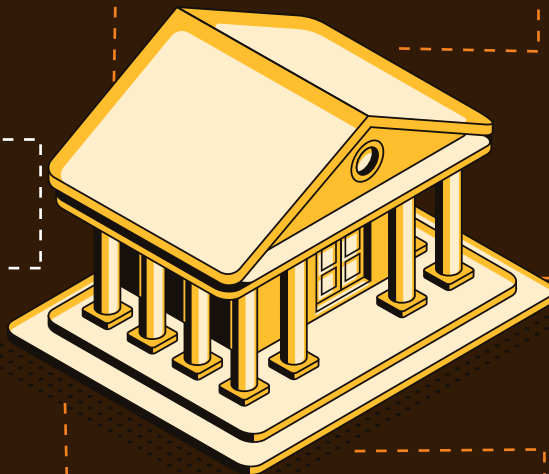
### ● Consumer loans

- Loan acquisition
- Processing & underwriting
- Loan administration & closure
- Default management

### ● Collections

- Outbound & inbound collections
- Dunning letter
- Reposting & analysis

Banking operations



## Creating the foundation for today and tomorrow



### Complete suite of services

From mailroom operations, to core banking industry services, to collections and recoveries



### Intelligent BPM

HCL's proprietary business process management tool, Toscana®, as the front-to-back operations processing system



### Flexible automation suite

Partnership with leading automation engines, making it flexible to work with client's partner of choice in banking service

# Our value proposition



## Partnership with leading european bank

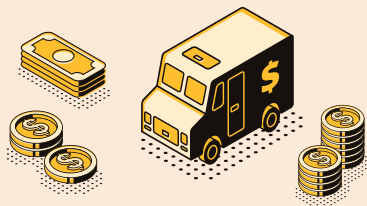
### Business challenges and client needs

- Need a global player with the ability to consolidate and transform operations at a large scale
- Multiple vendors, mailrooms, contact centers and systems for retail banking operations
- Strong risk management and control to provide assurance to customers and regulators
- High cost of operations
- An extended enterprise of the bank



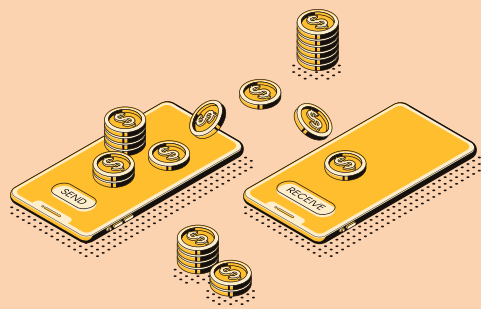
## HCL Solution

- Creation of shared-service centers across the UK and back office operations in India
- Consolidation of vendors, systems, mailroom, and contact centers
- 80+ processes automated through HCL's automation Center of Excellence (CoE)
- Speech analytics for augmented machine-human conversation; contact center ChatBot for enhanced self-service
- The rollout of an enterprise-wide BPM application



## Benefit realization

- 40% transformation savings delivered in the first 5 years
- 2.5 times increase in volumes handled without increasing staff headcount
- 100% paperless operations
- First point of contact on complaints resolution increased from 5% to 61%
- First call resolution introduced with 89% resolution rate



## To know more

<https://www.hcltech.com/digital-process-operations/banking-financial-services-industry-bfsi>

Or write to us at [Digital Process Operations Marketing](#)



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

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



[www.hcltech.com](http://www.hcltech.com)

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, [www.hcltech.com](http://www.hcltech.com)