



# IMPROVED IN-BANK CUSTOMER EXPERIENCE, CONTACT CENTER, AND BACK-OFFICE OPERATIONS



## A PEGA® ROBOTIC AUTOMATION CASE STUDY\*

### Business Goals

- Integrate multiple legacy applications including mainframe, Windows and Web applications
- Streamline business processes for bank employees without modifying existing code
- Enhance agent and client satisfaction
- Reduce and simplify the training required for new account managers

### Results

- Reduced error rates from 29.7% to 2.0%
- Cut processing times by 78%
- Doubled the number of accounts processed
- AHT decreased by 28% for policy compliance verification

This client is a full-service bank with a presence in 100-plus countries. One of its service centers abroad processes checking accounts, loan applications, credit card accounts, and other financial investment offers. The company is considered an innovation leader in the nation's banking community.



\*Formerly an OpenSpan Case Study

## Vision: Integrate and Streamline Manual Tasks

The client had bottlenecks that are all too common in the retail banking industry. Cumbersome manual business processes required bank employees to toggle through multiple screens across a range of legacy applications. This impacted the bank's delivery of the desired exceptional quality of customer service. The bank saw that integrating multiple legacy applications including mainframe, Windows and web applications was vital to improving efficiency. It sought to streamline business processes for bank employees without modifying existing application code. As a result, the client hoped to reduce and simplify the training required for new account managers.

## Execution: Fast Results Without Code Modification

Pega's implementation team built a prototype solution, which included six automations, in approximately three weeks. The Pegasystems team then trained two of the bank's developers for two weeks, and those specialists took over the project. Initial Pega® Robotic Automation\* projects focused on loan credit verification processes, account signup, account maintenance, and up-selling processes for checking, savings, and other investment products in three business areas: back office, bank branch, contact center. Legacy applications were streamlined without modifying source code-saving both time and money.

## Outcome: More Time to Focus on Other Projects

Branch operations have been able to dramatically cut sign-on time from 78 to 45 seconds per person per shift, and merged four legacy applications into a single view. In the Contact Center, Pega® Robotic Automation integrated legacy applications, automatically updated account information between screens, prompted for policy compliance, cut AHT by 120 seconds (28%) per agent per call, and reduced error rates from 29.7% to 2 percent. In the back office, Pega® Robotic Automation streamlined several key processes that cut processing times by 78% and doubled the number of accounts processed. This reduced the amount of staff necessary to complete credit verification and other manual processes, allowing the client to re-focus staff on other projects. No new investment was needed upgrading legacy applications, and the team is exploring a number of new opportunities for productivity and savings using Pega® Robotic Automation.

\*Formerly OpenSpan robotic automation



## ABOUT PEGA

Pegasystems Inc. (NASDAQ: PEGA) develops strategic applications for marketing, sales, service, and operations. Pega's applications streamline critical business operations, connect enterprises to their customers seamlessly in real-time across channels, and adapt to meet rapidly changing requirements. Pega's Global 3000 customers include many of the world's most sophisticated and successful enterprises. Pega's applications, available in the cloud or on-premises, are built on its unified Pega® 7 Platform, which uses visual tools to easily extend and change applications to meet clients' strategic business needs. Pega's clients report that Pega® software gives them the fastest time to value, extremely rapid deployment, efficient re-use, and global scale. For more information, please visit us at [www.pegacom.com](http://www.pegacom.com).