

## Partnering for Business Value

Explore how Capgemini and Pegasystems have helped our clients transform customer relationships, reach new levels of agility, dramatically improve productivity, and generate new business



**People matter, results count.**

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# 1. Banking



## Corporate Lending

**Sector:** Banking

**Country:** France

**Client:** A large global banking group headquartered in Paris with a focus on retail, corporate and investment banking

### Challenges

- A manual and unpredictable process resulted in long durations for credit processing from origination to decision
- Lack of consistent processes across lines of business with 80% of processes being manual and paper-intensive
- Lack of enforcement compliance to changing regulatory requirements and a need for higher levels of traceability and audit
- Lack of business agility due to a fragmented and heterogeneous application landscape

### Solution

- Implemented an automated credit processing system for an effective multi-level approval process

- Designed a process-centric portal for all users actively contributing to the process
- Defined an integrated platform through process orchestration across multiple systems

### Benefits

- Increased credits quotations processed by 400%
- Enhanced customer experience through transparency and predictability of credit decision delays, and a comprehensive view of the credit portfolio
- Improved flexibility by enabling global credit processes to be implemented locally based on requirements
- Enhanced risk management support by aggregating relevant information in a consolidated view

## Loan Origination

**Sector:** Banking, Consumer Lending

**Country:** Netherlands

**Client:** Multinational banking and financial services corporation with a mix of banking and insurance services

### Challenges

- Transform post-integration business process for key products and services of two major banks
- Deliver new loan and risk assessment platform by streamlining the origination process
- Reduce time-to-market for new loan products

### Solution

- Implemented an integrated platform for generating consolidated consumer loan offers via multiple sales channels
- Created an integrated system capable of supporting the total loan quotation process
- Leveraged existing investments in SOA-based architecture

### Benefits

- Improved straight through processing rate over 50% by eliminating manual process interventions
- Lowered maintenance costs through replacement of legacy systems
- Reduced time-to-market and operational costs by selling via internet channel

## FATCA Compliance

**Sector:** Banking

**Country:** Italy

**Client:** A large global banking institution headquartered in Italy

### Challenges

Our client had to address FATCA for new customers, over 30 million existing customers, and approximately 10 million related parties. To comply, our client needed to:

- Enhance onboarding systems to address FATCA regulations for new customers
- Conduct a look-back on pre-existing accounts and classify each into a FATCA category
- Report certain account information to the IRS within its jurisdiction based on IGA
- Potentially withhold payments to recalcitrant account holders
- Keep accurate records and perform audits of FATCA compliance including real-time reporting for onboarding and accurate reporting for current accounts

### Solution

Capgemini created a robust PRPC-FATCA solution that verifies FATCA category using Pega's Know Your Customer framework. The new solution:

- Dynamically populates questionnaires and document check lists
- Calculates U.S. indicia and customer value to determine FATCA status automatically for many pre-existing accounts



- Uses specialization layers to handle changes in business for different countries
- Integrates with master data applications and global print servers
- Manages two streams, one to create a trigger for case creation and the second for creating the case
- Uses a multi-node clustered environment infrastructure

### Benefits

Our client now has a single FATCA engine for all legal entities using the Pega-FATCA framework which is being used for due diligence-related processes. The solution shares FATCA status with various application systems so they can carry out taxation. Our solution lets our client evaluate FATCA for almost 30 million existing customers within a very narrow window of 30 hours. Other benefits of the solution:

- Lowered operational cost ratio through automated payment exception process
- Had zero impact on existing front end applications
- Minimized manual verification and data handling
- Enhanced customer experience by offering improved self-service options via straight through processing to improve productivity
- Generated reports automatically for documents approaching expiration date
- Integrated with existing systems such as centralized security system and remote print servers to avoid rebuilding that functionality

## Cards Dispute Management

**Sector:** Banking

**Country:** Australia

**Client:** A large banking enterprise in Australia primarily providing commercial and retail banking services

### Challenges

- Duplication of monetary adjustments in multiple applications such as write-off, cardholder liable, or merchant liable
- Lack of automatic dispute case creation
- Lack of system flexibility, scalability, and integration

### Solution

- Developed a parametric-based common module for monetary adjustments
- Implemented a file-based automated dispute case creation process
- Created an extensive exception-handling process to address the invalid data
- Designed a skill-based dynamic dispute routing approach

### Benefits

- Eliminated high cost of dispute handling through process automation
- Improved end-to-end visibility of disputes enabling quick resolution
- Increased business agility by customizing framework to suit business needs
- Enabled shorter time-to-market for new products



## Cards Dispute Management

**Sector:** Banking

**Country:** Australia

**Client:** A large Asia-Pacific regional bank

### Challenges

- Convoluted system of interlinked legacy applications
- Over-reliance on technical resources for business change
- Enterprise-level challenges in maintenance and continuous improvement
- Heavily manual dispute processing
- Reliance on user knowledge of card processing rules
- Completely manual error handling

### Solution

- Implemented a flexible integrated issuer and acquirer application
- Implemented dispute processing as a centralized controller operation and externalizing the function to scale to various card schemes and regions.
- Designed intent-led processes that guides users through the life cycle
- Accelerated internal business processes and linked the back-end mainframe
- Increased level of business change removing reliance on software releases
- Implemented a single integration in to document management and creation to
- support all the applications on the enterprise

### Benefits

- Delivered increased customer satisfaction by reducing time to resolution
- Reduced costs to the business by resolving disputes more quickly and getting money from the correct source
- Faster time to market for new geographies
- Compliance updates now automated quarterly
- Improved quality and quantity of data capture
- Consolidated a number of different business areas and processes into a single platform
- Real-time analytics provide a comprehensive view of dispute operation at any point in time

## Customer Service

**Sector:** Banking

**Country:** United Kingdom

**Client:** A wholly-owned subsidiary of a British banking and insurance company

### Challenges

- High average customer call handle times
- Inefficient data collection during call wrap up
- Lack of 360° view of the customer
- Inability to perform cross-selling
- High cost and timeframes to train customer service representatives
- Inconsistency of services across contact centers and other channels

### Solution

- Automated customer call processes to reduce the call time and aligned processes toward customer requests
- Designed intent-led processes that guided agents during the interaction with the customers
- Implemented full 360° view with customer summary, accounts information, and contacts information
- Enhanced ability to handle requests across multiple channels

### Benefits

- Reduced call time, enhanced usability, increased automation, and improved accuracy
- Facilitated cross-sell opportunities by providing “customer knowledge” to the agent
- Reduced training time to 1 week for agents across multiple locations within the same application

## Smart Cards Dispute Management

**Sector:** Banking

**Country:** United States

**Client:** An electronic transaction processor providing global services for a variety of payment types including credit and debit cards, gift cards, and electronic check conversions

### Challenges

- Long dispute handling times and resolution processes
- Complex and costly maintenance due to complex, interlinked legacy applications
- High training and execution costs due to process complexity and manual processing
- Slow time-to-market for new geographies

### Solution

- Implemented global platform with country specializations
- Consolidated dispute processing system with a single global exception management system
- Designed a platform to support higher automatic dispute resolution with scalability for future enhancements
- Built automated error handling functionality to enhance efficiency

### Benefits

- Increased positive customer experience through innovative merchant portal
- Increased sustainability with a lower Total Cost of Ownership
- Reduced overall dispute handling, resolution, and queue times
- Consolidated platform offering for global rollout

## Payments Investigation

**Sector:** Banking

**Country:** United Kingdom

**Client:** A multinational banking and financial services company headquartered in London providing services for commercial, retail, and private banking and wealth management

### Challenges

- Reduce costs along the entire payments value chain to support the globalization of payment operation for 60 countries
- Eliminate expensive and time-consuming manual handling for a high volume of cases
- Improve customer service with faster response times, self-service, and access to more detailed information on a global basis

### Solution

- Implemented an integrated platform that incorporated common features for all countries
- Designed a tool to automate payment exception process
- Designed an enhanced model to support country specific variations

### Benefits

- Lowered operational cost ratio through automated payment exception process
- Reduced time-to-market for new business and different geographies
- Enhanced customer experience by offering improved self-service options



## 2. Healthcare



### Personalized Medicine

**Sector:** Healthcare

**Country:** United States

**Client:** A managed healthcare company that provides pharmacy services for private companies, health plans, unions, government agencies, and individuals

#### Challenges

- Lack of a comprehensive platform to manage clinical testing opportunities from identification to closure
- Lack of access to providers and patients to generic expertise necessary to ensure selection of appropriate tests and actionable decisions based on test results

#### Solution

- Created a personalized medicine workstation to efficiently manage testing opportunities including authorization, approval, and follow ups

- Defined an integrated platform through process orchestration across multiple systems to provide a consolidated view for personalized medicine
- Designed a common interface to view patient and prescriber information

#### Benefits

- Increased process efficiency and lowered turnaround time
- Improved collaboration by identifying opportunities, communicating with patients, obtaining approvals, collecting lab results, and arranging clinical follow-ups
- Enabled roll outs for new tests or programs with minimal time and effort

## Prescription Management

**Sector:** Healthcare

**Country:** United States

**Client:** An American-based healthcare provider that delivers clinically-driven pharmacy services

### Challenges

- Multiple systems accessing prescriber data from multiple sources, creating redundancy and inefficient processes for managing prescribers
- Prescriber information captured as part of transactions resulting in repetition
- No single repository across different lines of business

### Solution

- Established a single master repository for prescriber information across the enterprise
- Created an application to manage all processes related to adding new prescribers & updating existing prescriber information
- Provided a single point application to customer service representatives to handle prescriber-related calls
- Captured and maintained prescriber preferences

### Benefits

- Enhanced prescriber experience across the various lines of business
- Reduced pre-call time, in-process time, and average call-handling time
- Improved call resolution rate
- Increased operational savings in maintaining prescriber information
- Strengthened communications and relationship with prescribers



## 3. Insurance



### First Notice of Loss

**Sector:** P&C Insurance

**Country:** United States

**Client:** An insurance and financial services company providing home, auto, commercial, and life insurance throughout the United States

#### Challenges

- Lengthy call times for claim intake due to manual and inefficient processes
- Higher dependency on specific customer service representatives in claims processing
- Long training time affecting ramp up of customer service representatives
- Lack of flexibility in legacy systems impacting business agility

### Solution

- Streamlined claims processing by integrating front-end and back-end applications
- Implemented comprehensive view of a policyholder's coverage, past history, and insurance information
- Created an easy-to-use front end with intent-driven process flows to guide customer service representatives
- Implemented real-time analytics with comprehensive view of claims processing

### Benefits

- Lowered average call duration to under 10 minutes
- Realized an estimated 33% reduction in operational costs through process automation
- Achieved 80% reduction in training duration—from one week to one day—leading to rapid ramp up of customer service representatives
- Enhanced business agility by providing a layer of process configuration and orchestration for legacy systems

- *Model Insurer of the Year* from Celent
- *WfMC Silver Award* from the Workflow Management Coalition and BPM.com
- *Pioneer Award, Customer Experience Transformation Award, and Insurance Award* from Pegasystems
- *Innovators Award* by Insurance Network News in Enterprise Systems Category



## Automotive Policy Quote

**Sector:** Insurance

**Country:** United States

**Client:** An insurance and financial services company with global reach in over 125 countries and jurisdictions

### Challenges

- Expensive and time-consuming process for new product launches
- Need for new platform for automotive agents across 48 states
- Frequent rate revisions due to business and regulatory requirements
- Platform interoperability challenges across internal applications and agents' desktop

### Solution

- Deployed a next-generation policy quote and processing system for independent auto agents
- Implemented an extensible solution to incorporate legislation from 48 states
- Created a configurable solution to launch products in different states in less time

### Benefits

- Completed program implementation in 3 years vs. the planned 5 years
- Reduced time-to-market for new business applications
- Leveraged the portal to create a systematic approach for documentation of requirements
- Automated testing of rates to reduce testing time and effort



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Award from  
Pegasystems*





*Crossing the Chasm  
Award and Innovator  
of the Year Award  
from Pegasystems*

## Life Insurance Servicing

**Sector:** Life Insurance

**Country:** Netherlands

**Client:** A large Netherlands-based insurance company providing life, and property and casualty insurance in addition to some banking services

### Challenges

- Create value in mature markets through cost optimization
- Replace manual and inconsistent processes running across multiple applications and locations supporting different lines of business
- Consolidate legacy systems of the various lines of business

### Solution

- Created an integrated platform for all closed book management activities—policy administration, claims, customer service calls, and financial reporting
- Built a consolidated view of three different insurance lines of business and 3.5 million pension policies
- Optimized and standardized administrative processes running on multiple applications in different locations

### Benefits

- Eliminated high cost of multiple handovers and reduced maintenance costs
- Increased efficiency, customer focus, and flexibility that is now expandable to other countries
- Lowered time-to-market for new products

## Claims Processing

**Sector:** Insurance

**Country:** Switzerland

**Client:** Large global insurance company providing life, non-life, pensions, and investments products and services

### Challenges

- Lack of integration resulting in redundant data capture in disparate systems
- Dated financial transaction technology
- Lack of automated referral workflow and collaboration with shared services
- Inefficient capabilities to measure daily performance and to track task completion
- Highly inefficient workload distribution across multiple systems without comprehensive or prioritized view



*Insurance  
Innovator Award,  
Cloud Innovator Award,  
and Excellence in  
Innovation Award  
from Pegasystems*

### Solution

- Delivered a standard platform for claims management that included integrated case management, routing, assignment, and collaboration
- Implemented a solution based on Insurance Architecture Application (IAA) model to support global extensibility and reusability
- Defined the layered architecture to reduce refactoring the redesign approaches for new functionalities

### Benefits

- Simplified the complexity of the application landscape to create a “one-inbox” experience
- Created a standard platform for workflow management including integrated case management, routing, assignment, and collaboration
- Reduced process complexity by eliminating, simplifying, automating, and transferring processes and enhancing task prioritization
- Enabled future integration with other applications for increased collaboration

### Service Automation

**Sector:** Insurance

**Country:** United States

**Client:** A large diversified financial services firm offering FDIC-insured savings products

### Challenges

- Lack of skill set availability, reusable assets, and proven delivery methodology
- Lack of automation for key business processes
- Need to migrate from the current legacy application to an extensible enterprise solution across multiple countries

### Solution

- Deployed a single platform to orchestrate business processes across multiple countries
- Implemented an exception-handling framework for batch processing errors with automated reconciliation and re-processing

### Benefits

- Improved process efficiency through process automation
- Enhanced customer experience by providing a comprehensive view to all customer information
- Reduced time-to-market for process changes



## 4. Other



### Digital Content Release Planning

**Sector:** Entertainment  
**Country:** United Kingdom  
**Client:** A wholly owned subsidiary of an American multinational entertainment and media corporation

#### Challenges

- Lack of internal tracking on the release of digital content
- Validation required across multiple systems: CRM, SCM and internal applications
- Lack of an automated end-to-end process to comply with release schedules

#### Solution

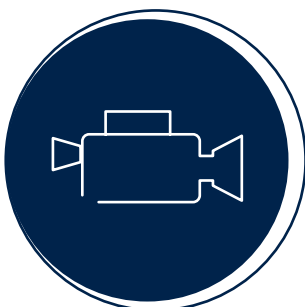
- Provided an improved and automated summary to gain visibility on critical path actions to ensure compliance with release targets
- Designed an extensible solution to incorporate additional business and geographical requirements
- Leveraged cloud for solution development leading to enhanced collaboration at reduced duration and cost

#### Benefits

- Enhanced visibility of the digital content release process for new home entertainment and promotional products
- Created ongoing optimization by capturing and reporting on business process performance, driving future savings and efficiencies
- Increased compliance with release targets



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## About Pegasystems

Pegasystems revolutionizes how leading organizations optimize customer experience and automate operations. Our patented Build for Change® technology empowers business people to create and evolve their critical business systems. Pegasystems is the recognized leader in business process management and is also ranked as a leader in customer relationship management software by leading industry analysts.

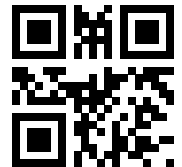
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## About Capgemini

With almost 145,000 people in over 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2014 global revenues of EUR 10.573 billion.

Together with its clients, Capgemini creates and delivers business and technology solutions that fit their needs and drive the results they want.

A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

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