Robotic process automation or RPA is a software-based approach to coordinating activities among existing applications. As a virtual worker, RPA replicates user actions to reduce or eliminate human intervention in mundane, repetitive, and manually intensive processes. RPA delivers software robots which operate similarly to end users, with user IDs and passwords to company applications. The robots do not require changes to legacy applications and can be developed quickly. Using RPA, banks and financial institutions can improve efficiency and accuracy, driving higher levels of productivity.

Productivity is the most important driving factor behind RPA. Our research shows that staff can spend as much as 40% of their time on non-value adding, data intensive, repetitive tasks, leaving them with limited time to focus on higher value, customer-focused activities.

Each repetitive task a user performs, such as inputting spreadsheet data, is in essence an algorithm and can be automated. RPA combines user interface recognition technologies and workflow execution, and it is programmed to follow predetermined computer pathways between the screen and data repositories to exchange information among locations, conduct calculations, perform actions, and trigger downstream activities. An RPA robot can live either on the worker’s desktop or on a virtual desktop in an automation hub.
Capgemini’s Approach to Robotic Process Automation

RPA presents a great opportunity for banks, financial institutions and insurance companies to reduce task handling times and automate end-to-end processes, allowing organizations to lower costs, speed core business processes and improve time to market for new products and services. For our financial services clients, Capgemini has completed over 30 RPA implementations where we automated more than 800 processes during 2015. We’ve found RPA is most effective when automating routine processes such as data entry, validation, manipulation and consolidation; uploading, exporting, downloading or importing data or files; formatting or creating multi-formatted messages; and managing end-to-end banking or insurance functions such as reconciliations or currency & exchange rate processing.

Because it’s non-invasive, an RPA implementation requires minimal upfront investment and can be introduced into your organization’s existing IT portfolio without changing underlying systems. Capgemini can implement your RPA solution in six to eight weeks while providing enterprise-level scalability, resilience, and availability. We use proven methodologies for rapid design, prototyping and implementation of robotic process automation solutions that are:

- **Attended**, where an automation assists users and then returns control
- **Unattended**, where an automation selects input from a queue and processes it end-to-end without human intervention

Capgemini clients have achieved an average return on investment of 6 to 1 on RPA engagements

Exhibit 1: Why Robotic Process Automation?
Capgemini has over 150 dedicated RPA specialists with experience delivering solutions specific to banking, financial services and insurance. From lead developers to domain specialists, we bring together the right team to implement your RPA solution from start to finish. After your solution is complete, we can provide post go-live and ongoing maintenance support or train your business process owners and staff to help them become self-sufficient.

Using our nine pillar approach to RPA, we can help your financial institution define an RPA roadmap, select appropriate tools from one of our product partners, create a pilot, set an operating model, perform governance, set up the right team and test the solution before launch. At the heart, our RPA solutions combine five core functions:

- **Non-intrusive business system integration**, primarily through the user interface
- **Data aggregation** that presents a consolidated view from back-end systems
- **Business rule execution** based on defined logic or self-learning
- **Work item and exception queuing** processed by a robot or adviser
- **Activity monitoring** that captures and analyzes data on an advisor’s desktop application usage

Our solutions are supported by vendor partners including Blue Prism, NICE and UiPath.

Exhibit 2: The Nine Pillars of Capgemini's RPA Solution

**IN PRACTICE**

**Automated claim payment processing for a large Swiss insurance company**

The client was processing 36,000 claim payments per month. Mail payments, about 50% of the total, were structured but the agent payments were unstructured. As speed was the key priority, Capgemini collaborated with UiPath to automate 100% of the structured payments workload by deployment of robots. Client was now able to process claims payments twice as fast while also accelerating the manual payment process.

**U.K. multinational bank gains an agile RPA delivery factory to evaluate and automate processes**

The client wanted to automate manual processes and lower costs. Opportunities were identified for automation across their business lines. RPA was implemented for a variety of processes including fraud checks for corporate customers, notifications for cards, account opening, closing and servicing for wealth management customers, and KYC workflow management. Capgemini helped the client transform their RPA program into a well organized, agile delivery factory, thus saving them over $3 million year over year due to efficiency improvements, cost avoidance, and fast tracking SLAs.
For more information, please contact us at financialservices@capgemini.com.
or visit us at www.capgemini.com/RPAforFS.

About Capgemini

With more than 180,000 people in over 40 countries, Capgemini is one of the world’s foremost providers of consulting, technology and outsourcing services. The Group reported 2015 global revenues of EUR 11.9 billion.

Together with its clients, Capgemini creates and delivers business, technology and digital solutions that fit their needs, enabling them to achieve innovation and competitiveness.

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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