Business Process Management and Process Automation

Presented to

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FORWARD THINKING.

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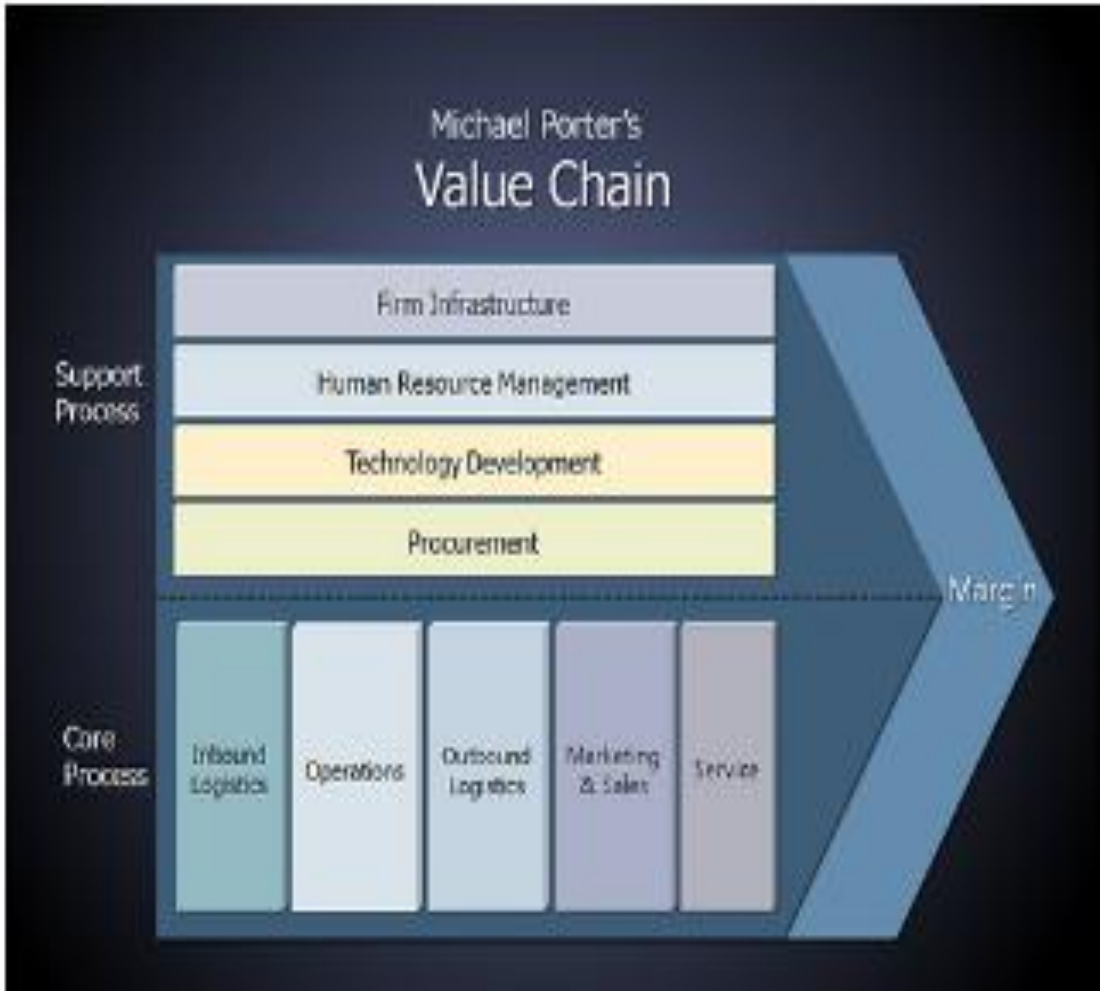
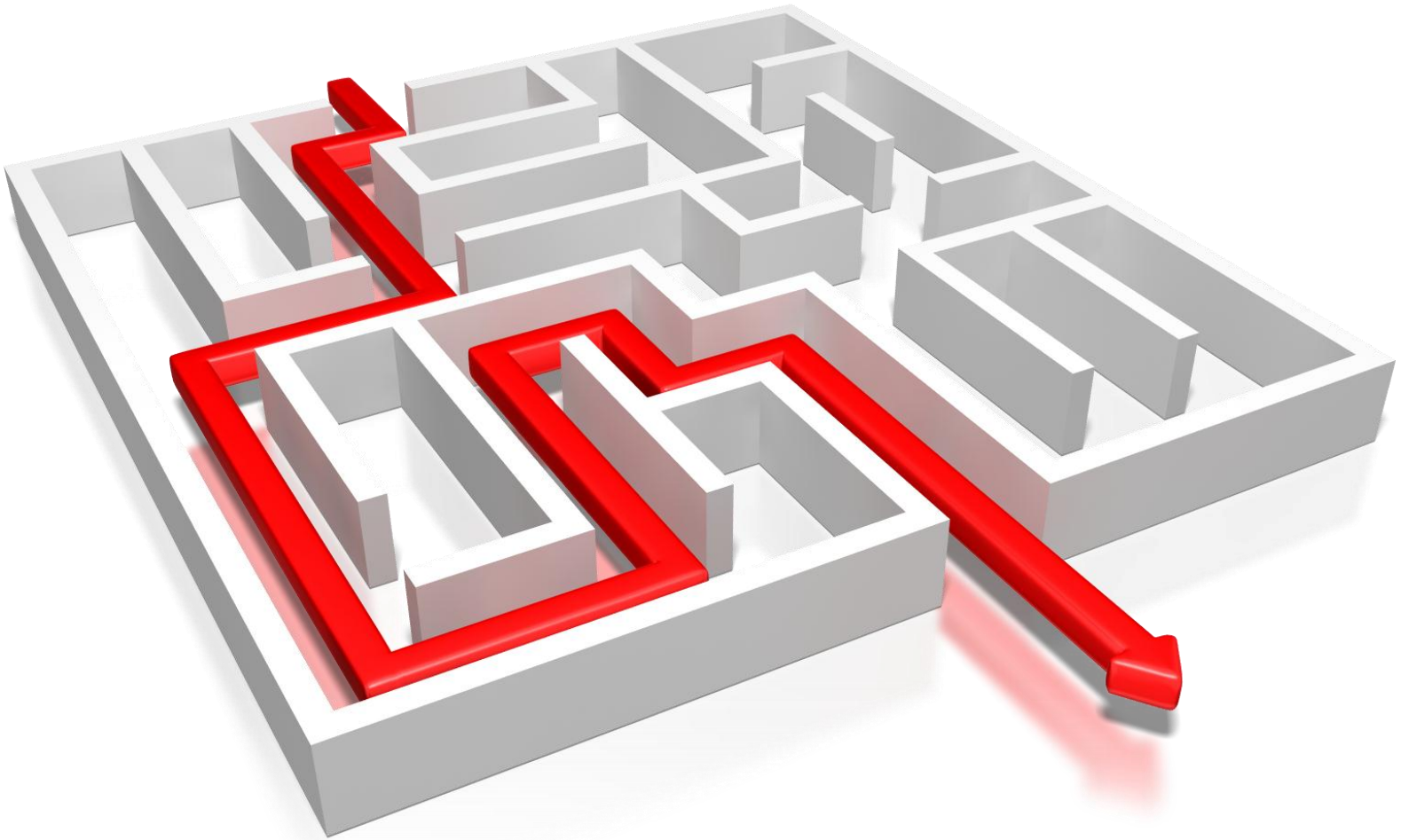
Business Value Chain

A value chain is a chain of activities that a firm operating in a specific industry performs in order to deliver something valuable (product or service).

- Michael Porter, 1985



Maze of Process Inefficiency

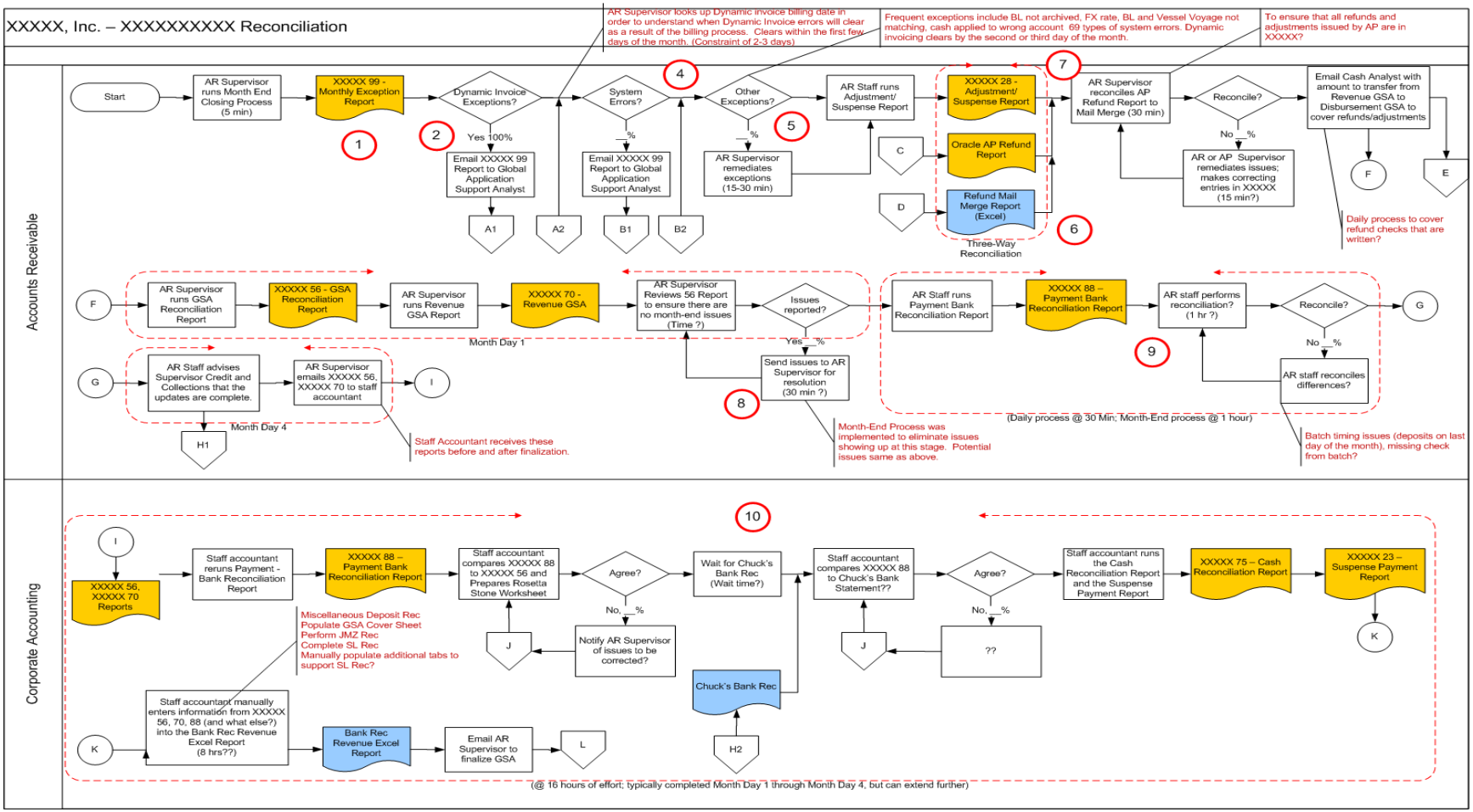


Power of Process Improvement

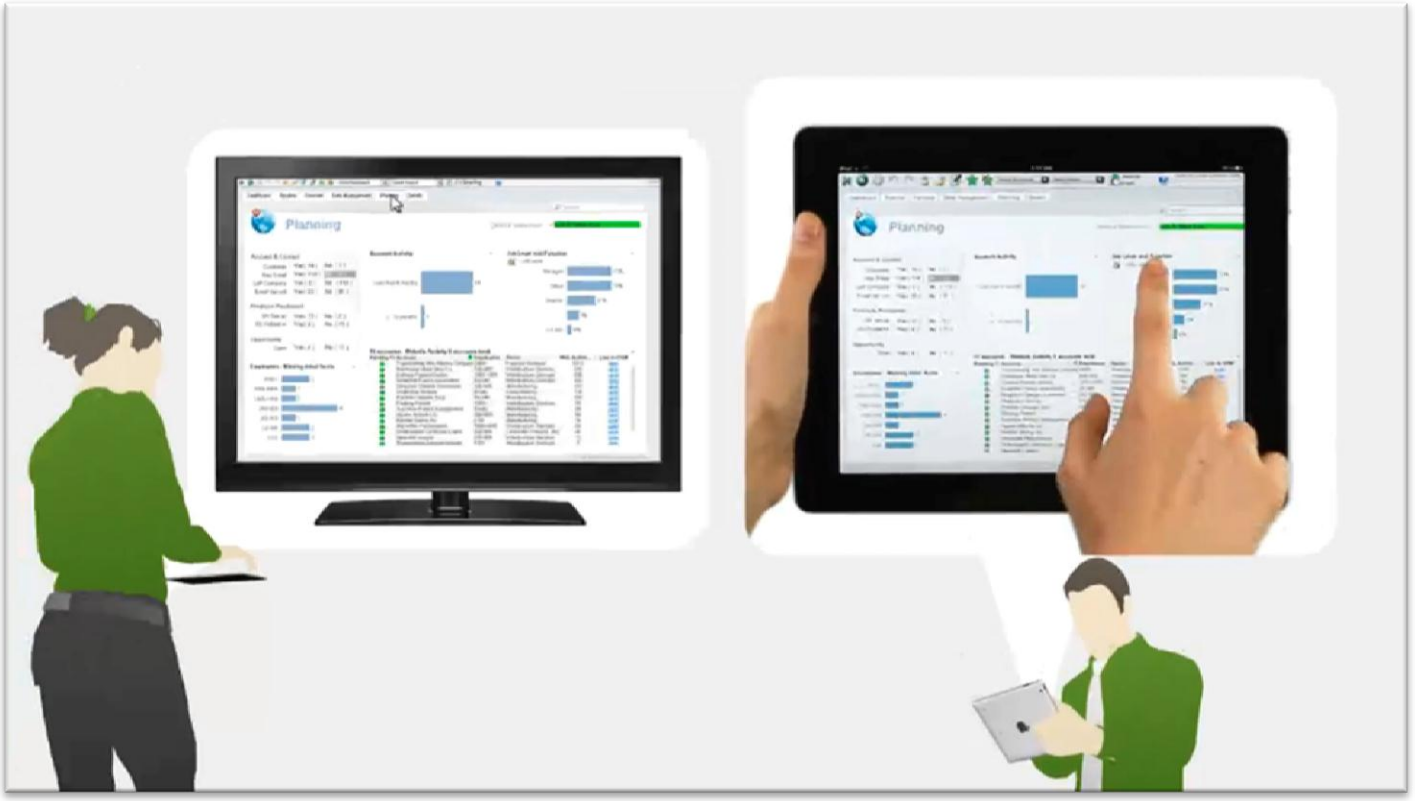
- Reduce time and cost of value added activities
- Eliminate non-value added activities
- Increase reliability and consistency in the process

- Increased service Levels
- Greater delivery consistency
- Increased customer loyalty
- Improved margins

Cross Functional Value Stream Map

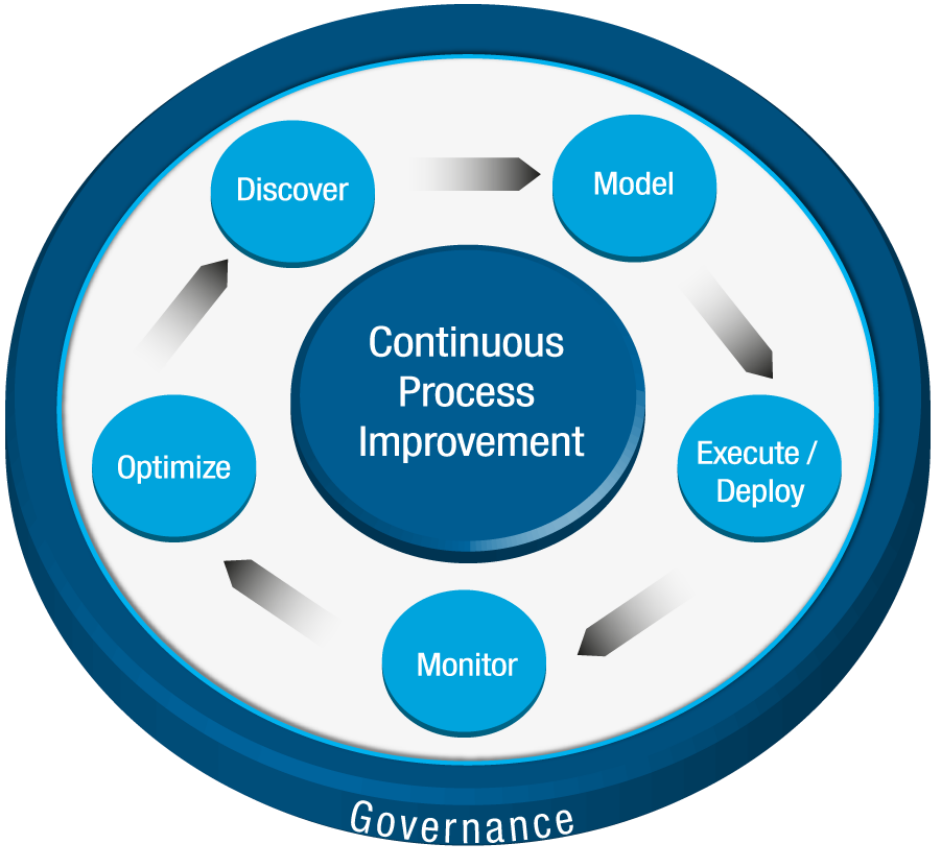


The Way We Expect to Work is Changing



Business Process Management

- BPM leverages technology systems to provide total visibility into an organization's business processes and extend the benefits of traditional business process improvement initiatives.
- Utilizing state-of-the-art, cloud-based technology, an organization can collaboratively discover, model, execute/deploy, monitor and optimize human-to-human, human-to-system, and system-to-system business processes to increase effectiveness and efficiency, while reducing costs and minimizing risk.



Inefficient and High-Touch Loan Origination Processes?

Bank Customers' Experience

- Waiting time of **two weeks** for loan results
- **Numerous** errors and re-submissions of customer data
- **Frequent** call backs from bank for more information
- No **visibility** in status of loan

The Impact on Business Results

- **15 days** for loan approval process
- **Hundreds of man-days** lost to inefficient and manual processes
- **Numerous** loan origination systems increase IT support costs

How Responsive Is Your Bank?

- How long does it take to **approve loan applications?**
- How many hours are you wasting asking for **duplicate information?**
- **How many times** does a customer call you for an application status?

Regional European Bank

- Eliminated guesswork and error, which lowered risk and improved customer satisfaction by accelerating time-to-market for product processing.
- 500 percent faster time-to-market for processing products

Banking Process Focus Areas

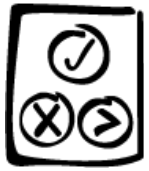
- Lending: Core Banking Transformation
  - Automate and streamline high-touch lending process to reduce costs.
- Account Opening: Customer Care and Insight
  - Provide better customer service and reduce errors and non-value added time.
- Cross Selling and Up Selling: Customer Care and Insight
  - Enable real-time credit decisioning for increased revenue and profitability.
- Payments: Payments and Transaction Services
  - Business led change that speeds payments and ensures security.
- Fraud and Anti-Money Laundering: Integrated Risk Management
  - Identify suspicious activity and accurately assess the level of risk in relation to customer impact.

Getting Started

FORMS

> PAPER
> INFOPATH
> WEB
> SHAREPOINT LISTS
> ADOBE

ACTIONS



> APPROVE
> REJECT
> DELEGATE

INFORMATION

> SAP & SIEBEL
> DATABASE:SQL AND ORACLE
> DOCUMENTS:SHAREPOINT
> NEW DATA:NEED TO CREATE

REPORTS

> OUT-OF-THE-BOX
> FOR BUSINESS USERS
> FOR TECHNICAL USERS

PEOPLE

> ROLES
> INFORMATION EXISTS
> STATE

EVENT MONITORING

> INTERNAL EVENTS
> EXTERNAL EVENTS

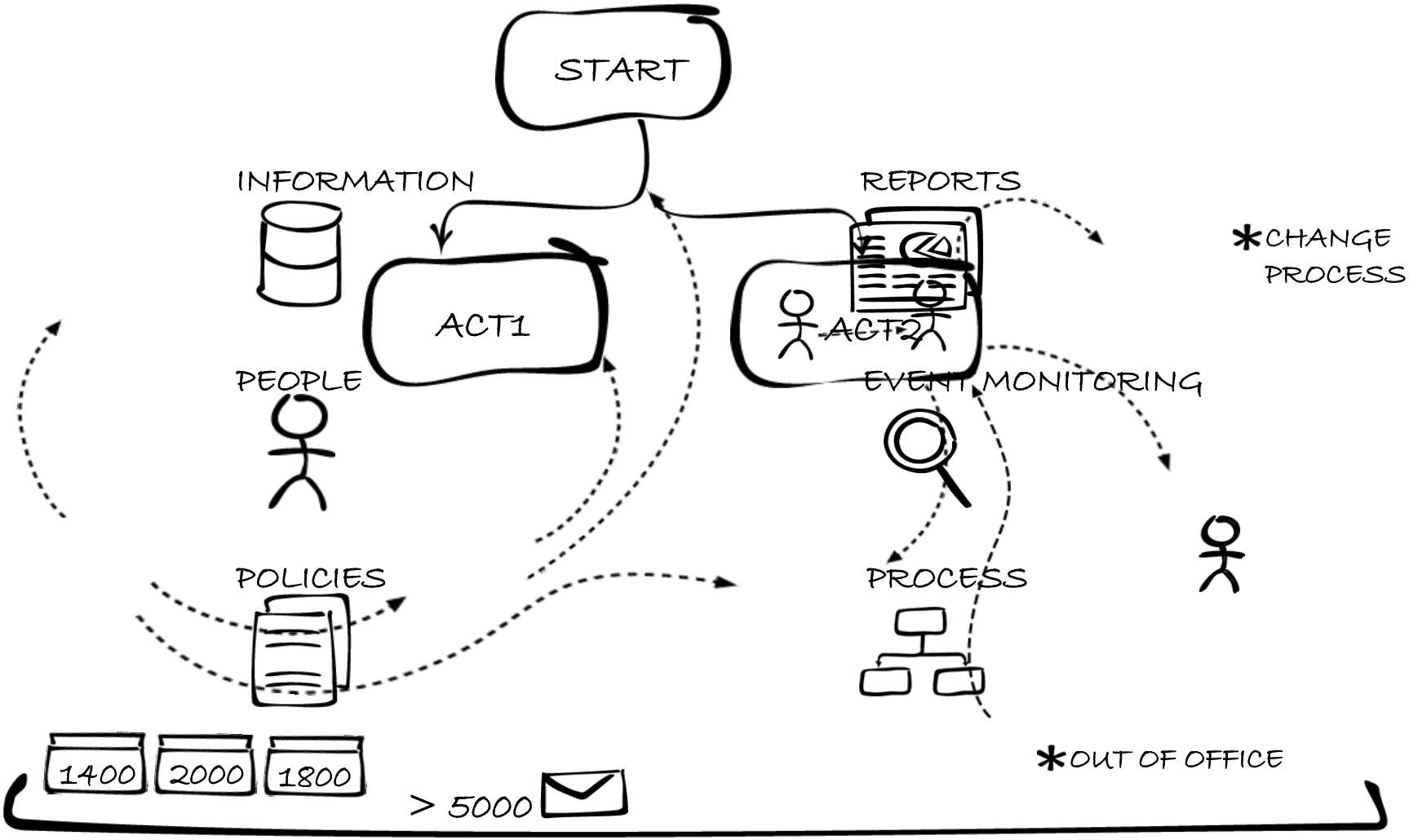
POLICIES

> CUSTOMER DISCOUNT
> TASK DELIVERY
> SLA
> EXPENSE CLAIM LIMIT

PROCESS

> DESIGN
> ASSEMBLE
> EXECUTE
> MONITOR
> OPTIMIZE

Processes Tend to Be Involved and Complicated



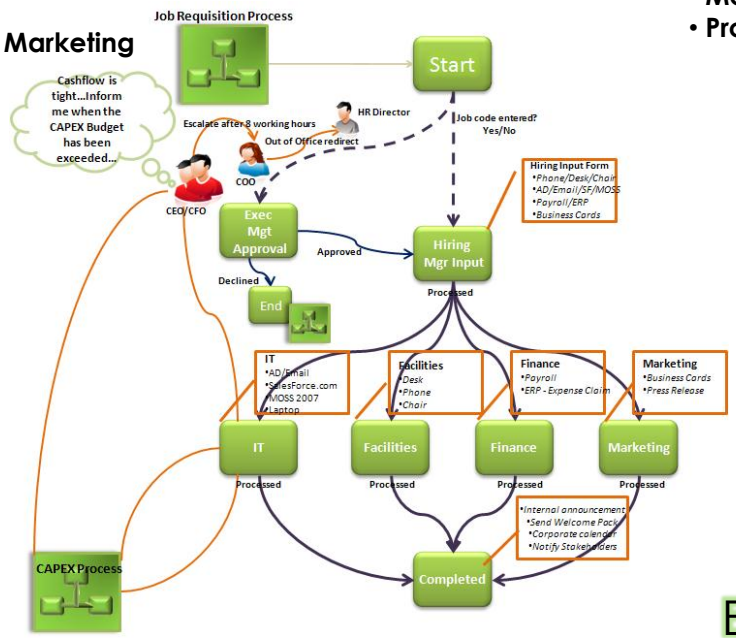
Employee Onboarding Solution Elements to Consider

Forms

- Offer Letter,
- Start
- Exec Approval
- Hiring Manager
- IT, Facilities, Fin, Marketing

Actions

- Start New Process
- Approved
- Declined
- More Info
- Processed



Information

- Name, Position
- Salary, Start Date
- Hiring Manager, Job Code
- E-mail, Employee Nr

Reporting

- # Processes Running
- Error, Completed
- Process Performance
- User Performance
- Completion of processes after Start Date
- CAPEX approval stats including ERP info.

People

- New Employee
- HR, HR Director
- Hiring Manager
- CEO, CFO, COO
- IT, HR, Fin, Marketing

Routing

- Who
- Role
- OOF
- Authentication
- Parallel
- Serial

Policies

- Job Code?
- ½ CEO/CFO
- OOF
- Escalation
- Capex

Event Monitoring

- CAPEX Spent > Budget

Binder Approvals Dashboard View

Binder Approvals Dashboard View

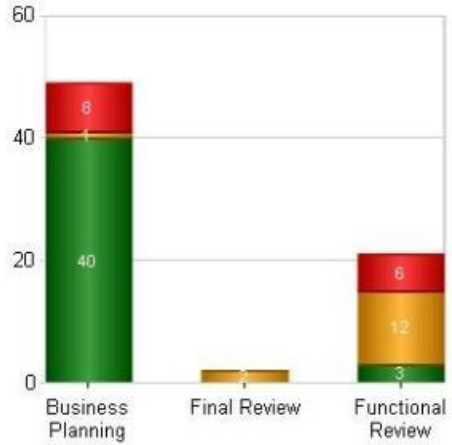
Overall Process Health

+168%

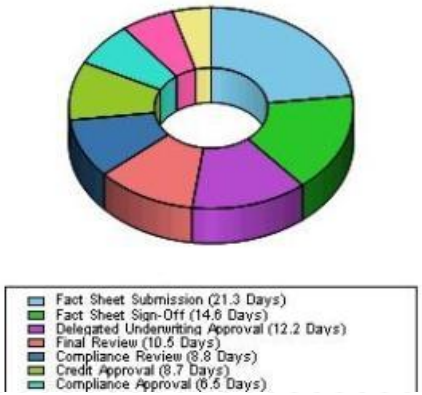
Historical Ave. Duration: 22.4 Days

Current Ave. Duration: 59.3 Days

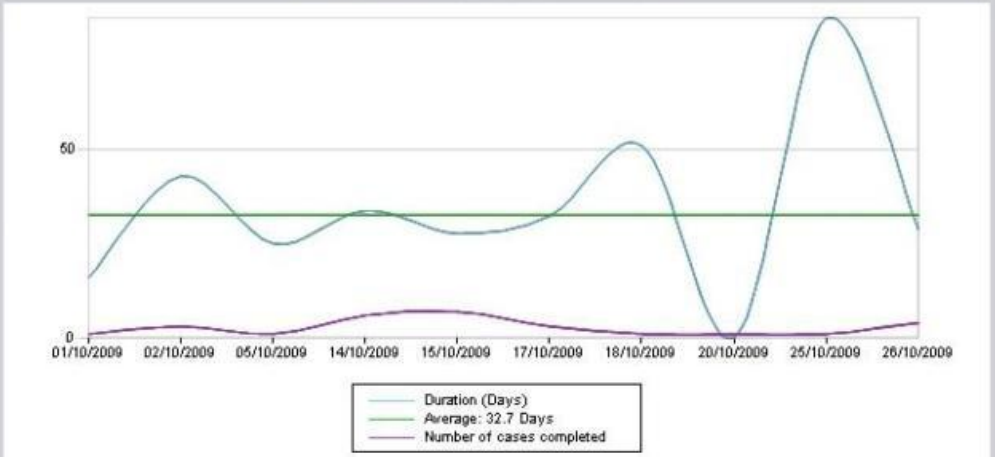
No. of Cases by Status and KPI



Stage Duration Distribution



Average Case Duration in Days for this month



10 Longest Outstanding Stages

Case Reference	Stage Name	Duration (dd:hh:mm)	Start Date
BA44777 -	Fact Sheet Submission	92:13:04	2009/07/29
BA81298 -	Fact Sheet Sign-Off	92:12:36	2009/07/29
BA34112 -	Fact Sheet Submission	92:12:08	2009/07/29
BA46477 -	Compliance Review	92:10:51	2009/07/29
BA72073 -	Fact Sheet Submission	91:16:08	2009/07/30
BA49697 -	Fact Sheet Submission	90:18:18	2009/07/31
BA46063 -	Fact Sheet Submission	90:13:39	2009/07/31
BA39693 -	Fact Sheet Submission	90:12:16	2009/07/31
BA37788 -	Fact Sheet Sign-Off	87:18:04	2009/08/03
BA22887 -	Financial Review	87:12:37	2009/08/03

View All Site Content

Binder Approvals (New Binders)

- All Active Binder Approvals
- Binder approvals in 'Planning'
- Binder approvals in 'Functional Review'
- Binder approvals in 'Final Review'
- All Binder Approvals (Active and Completed)

Binder Approval Historical Reports

- Average Stage Duration (Summary)
- Average Stage Duration (by interval)
- Average Approval Duration (by interval)
- Average Approval Duration (summary)

Recycle Bin

Case Instance site for Case BA87000 - Test 001_Accident & Health_2009_Binder

Current Status: Functional Review

Sub-Status: Functional reviews in progress

Binder Approval Overview

Binder Approval

Scenario:	New Binder With New Coverholder(s)	**SBU:**	Reinsurance
Main Division:	Accident & Health	**Introducing UnderWriter:**	Senthil Sakthivel
Brit Net EPI (£):	£2.46	**Review Outcome:**	

Main Coverholder

Trading Name:	Test 001	**City:**	London
Legal Name:	Test 001	**BRM Code:**	10104773
Approval Status:	Under Review	**Allocated NPIG (£):**	NPIG

Coverholder Financials

Company for Financials:	Test 001	**BRM Code:**	10104773
Company Financial NPIG (£):	£60,000.00	**Total NPIG remaining for allocation:**	£60,000.00

Other Coverholders

(No Additional Converholders are associated with this Binder Approval)

Binder Fact Sheets

Name: BA87000_Aviation Treaty Risk Excess_Business Plan **Plan Outcome:** Approved

Outstanding Queries

There are no items to show in this view.

Available Actions

Actions

- Continue to Final Approval
- Request Additional Compliance Review
- Request Additional Financial Review

Case Management

- Cancel Binder Approval
- Suspend Binder Approval

Query Management

- Query Brit Employee
- Query Broker
- Query Underwriter

Approval Process

	Stage	Date Started	
✓	Fact Sheet Submission	22/10/2009	
✓	Fact Sheet Sign-Off	22/10/2009	
✓	Compliance Review	22/10/2009	
✓	Financial Review	22/10/2009	
✓	Financial Review Check	22/10/2009	
	Compliance Approval		
	Credit Approval		
	Delegated Underwriting Approval		
	Final Review		
	Binder Completion		

View All Site Content

Queries (Main C/H)

- Current Live Binders
- Non-live Binders
- All Binders

Binder Approval Lists

- Audit Trail
- All Queries
- Binder Review Checks

Documents

- Temporary Documents
- DMS Documents

Internal Links

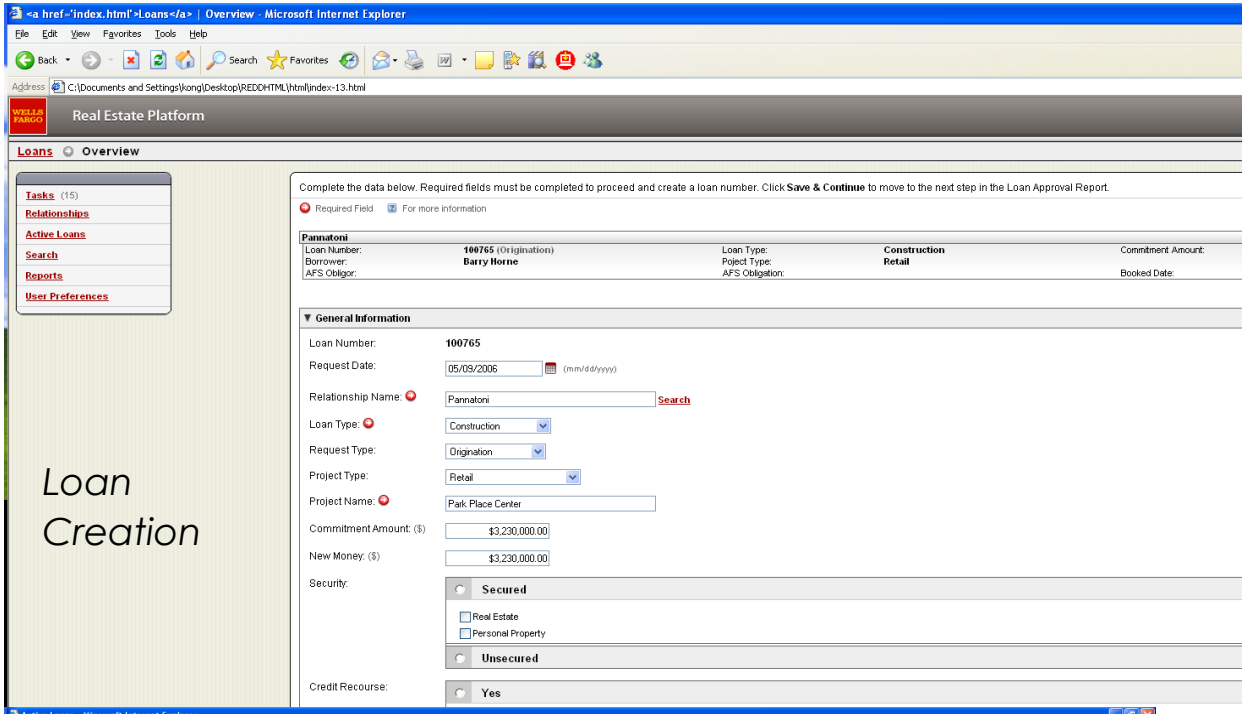
- Approval Process Calendar View

External Links

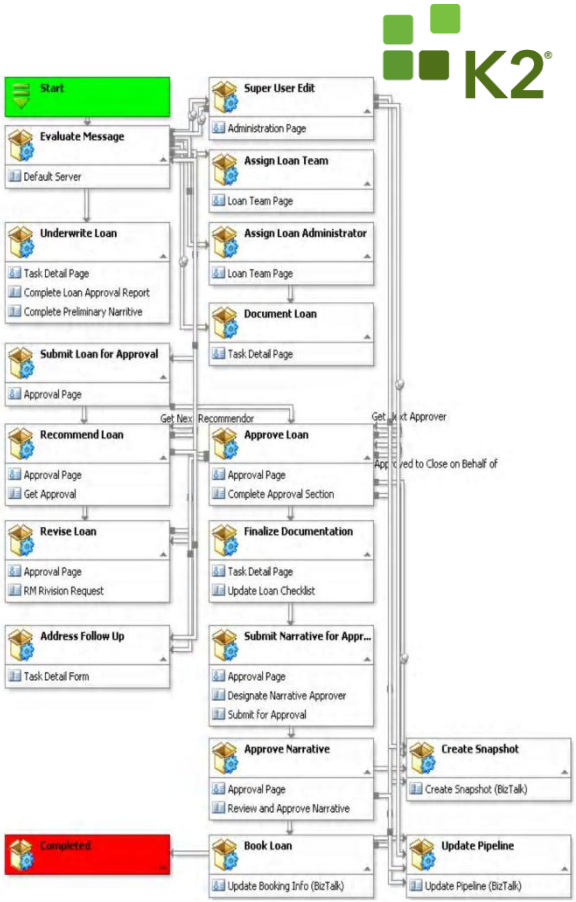
- Review Requirements Checklist
- Atlas
- Britnet

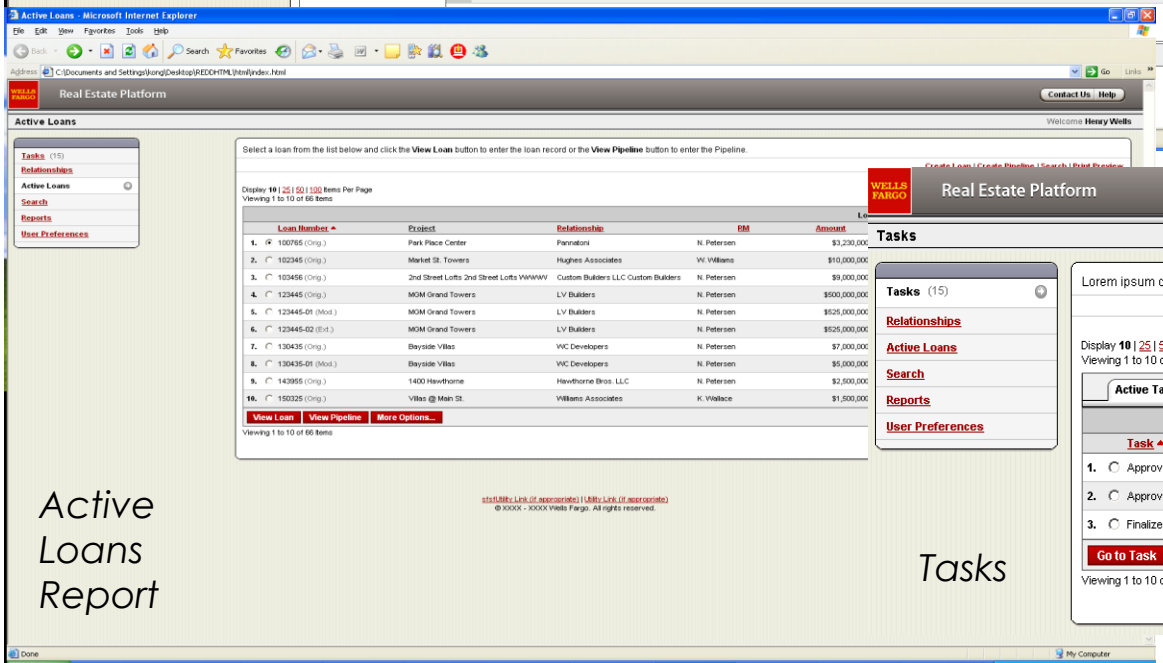
Recycle Bin

Wells Fargo

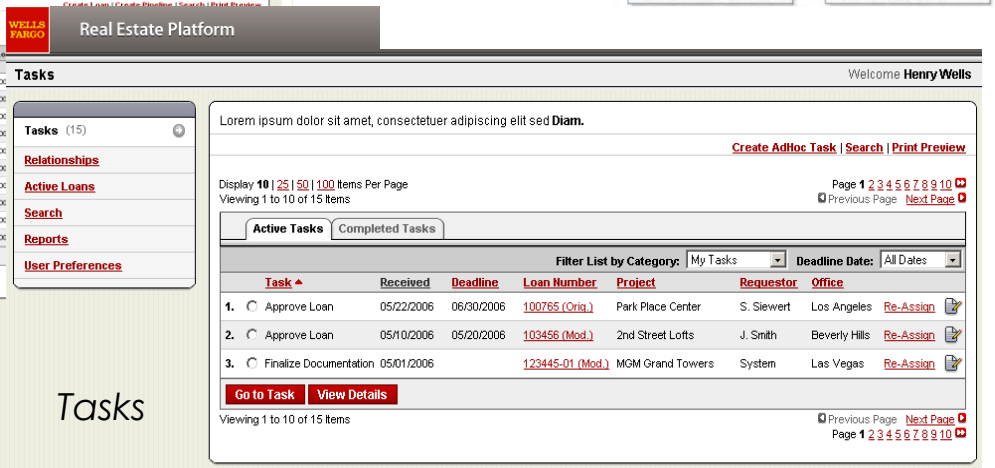


Loan Creation

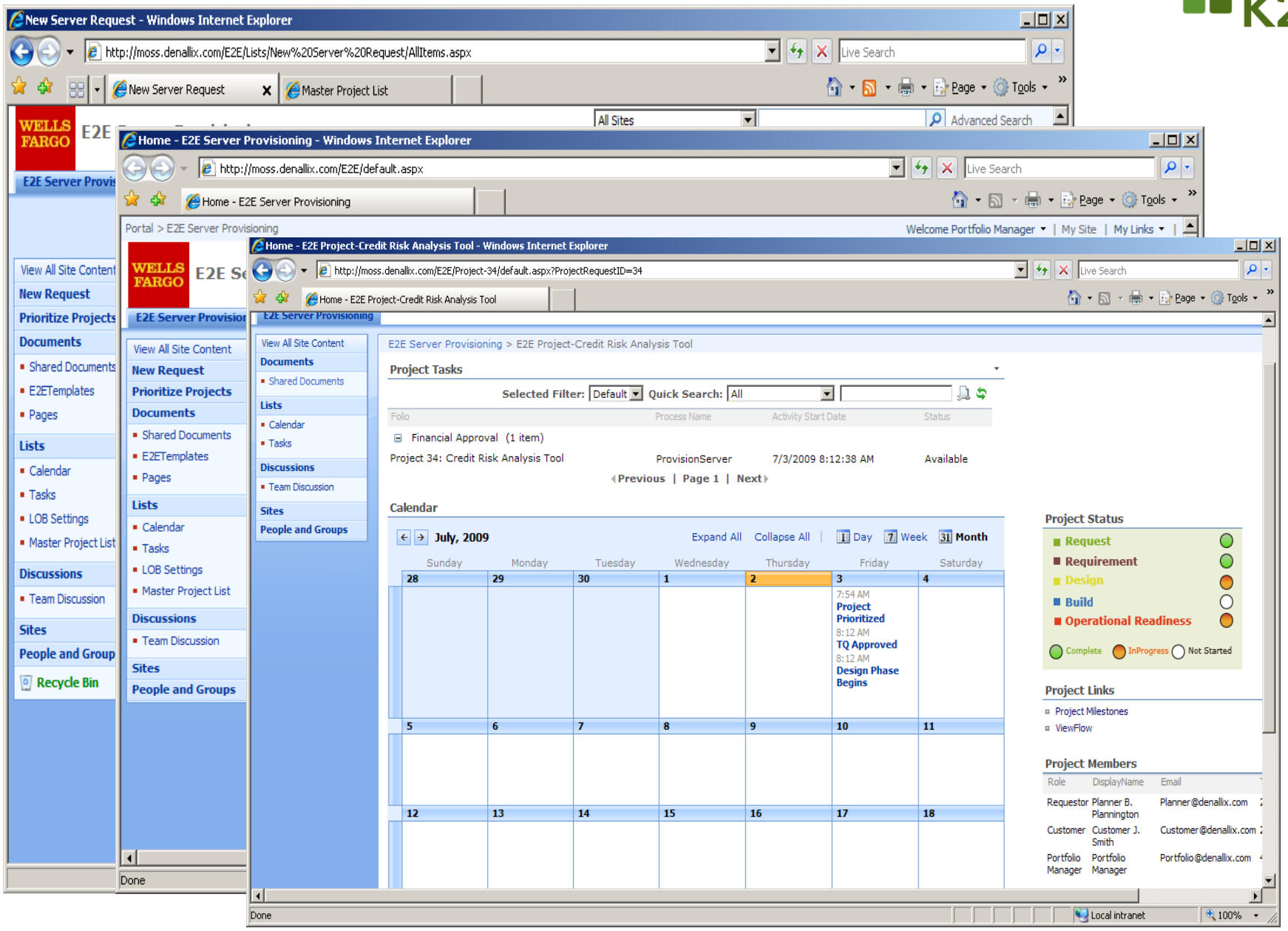




Active Loans Report



Tasks


New Server Request - Windows Internet Explorer
http://moss.denallix.com/E2E/Lists/New%20Server%20Request/AllItems.aspx
New Server Request
Master Project List
Home - E2E Server Provisioning - Windows Internet Explorer
http://moss.denallix.com/E2E/default.aspx
Home - E2E Server Provisioning
Portal > E2E Server Provisioning
Home - E2E Project-Credit Risk Analysis Tool - Windows Internet Explorer
http://moss.denallix.com/E2E/Project-34/default.aspx?ProjectRequestID=34
Home - E2E Project-Credit Risk Analysis Tool
E2E Server Provisioning > E2E Project-Credit Risk Analysis Tool
Project Tasks
Financial Approval (1 item)
Project 34: Credit Risk Analysis Tool
ProvisionServer
7/3/2009 8:12:38 AM
Available
Calendar
July, 2009
Project Status
Request
Requirement
Design
Build
Operational Readiness
Project Links
Project Milestones
ViewFlow
Project Members
Planner B. Plannington
Customer J. Smith
Portfolio Manager

Banking – Automation of Forms

Submit

Account Analysis
Fee Waiver and Adjustment Form (Refer to SPM 302.70)

Date
2/17/2010

Account Title

Branch/Department Name: Finance
Prepared By: Fred Murphy
Phone: 64063134
Title: Officer

Cost Center
Settlement Acct No:

SECTION 1: Monetary Adjustment
DDA Account will be credited for the entire or partial amount of Analysis Fees paid by the client. ***Refer to SPM 302.70 for Approval Level Required.***

Waived (GL554030 Debit) $
Adjustment/Account Closed $
Bank Error Adjustment $

SECTION 2: Non Monetary Adjustment
The Account Analysis Statement adjustment will be made on the next statement cycle. This statement adjustment will show as a special line item and will update Total Service Fees. ***Refer to SPM 302.70 for Approval Level Required.***

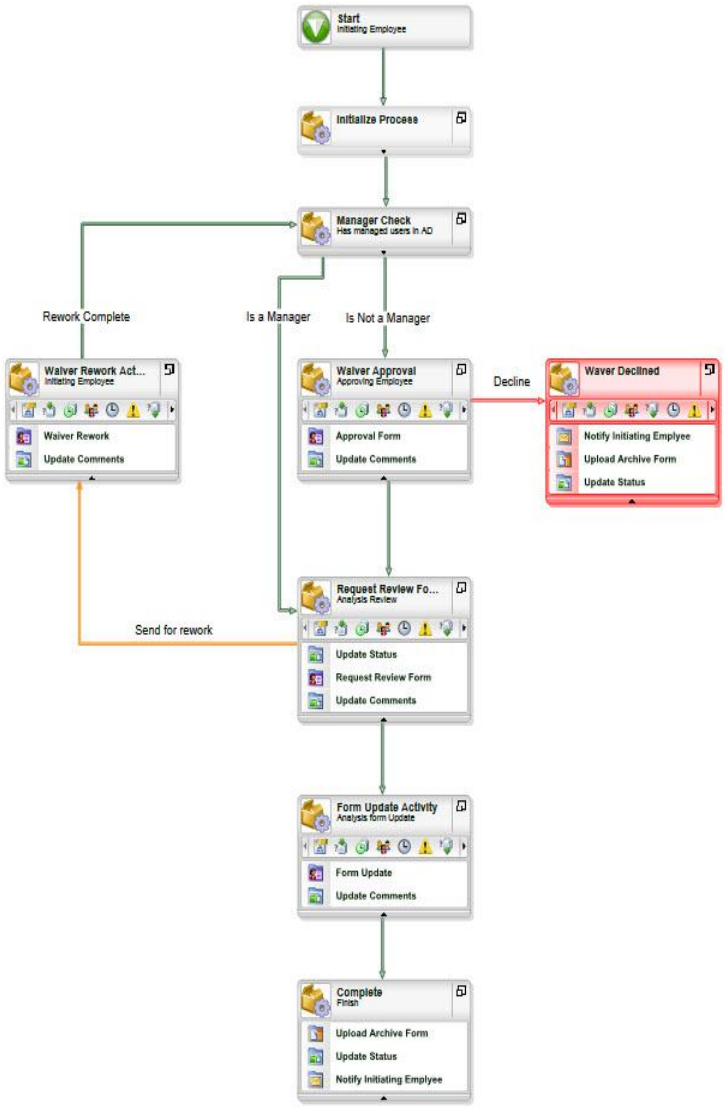
Show Debit/Credit Adjustment on Account Analysis Statement Cycle
Statement Cycle (Select Statement Cycle)
☐ Debit ☐ Credit
Amount$

SECTION 3: Waive Status
The client will be placed on Waive Status and no Account Analysis Fee will be charged for the period indicated below. ***Refer to 302.70 for Approval Level Required.***

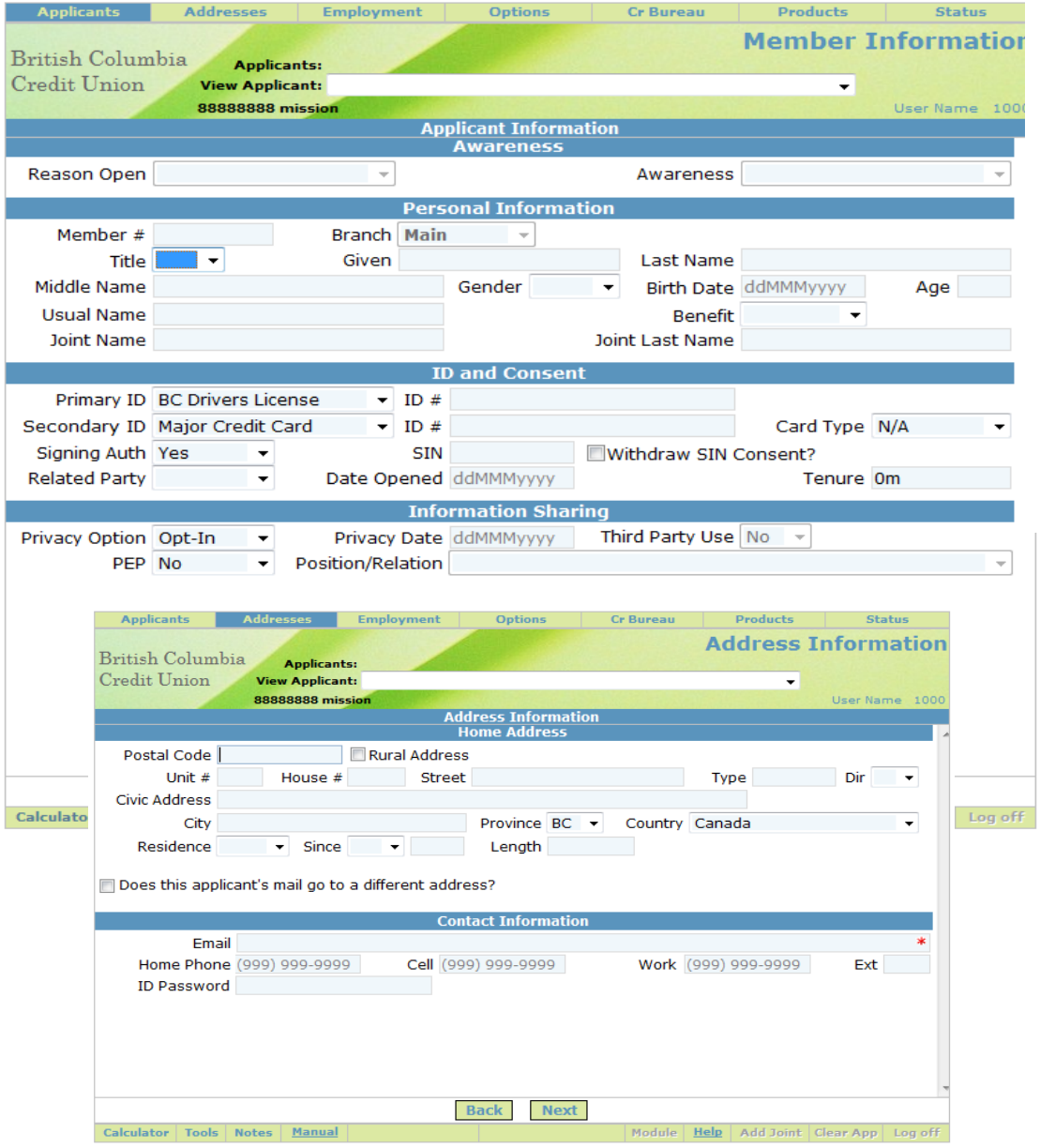
Select Time-Period that Settlement is to be Waived
○ 1 Month ○ 3 Months ○ 6 Months ○ 9 Months ○ 12 Months
○ Other
Time Period Other:

Enter Specified Timeframe
Enter Account Analysis Cycle
Start Date
End Date

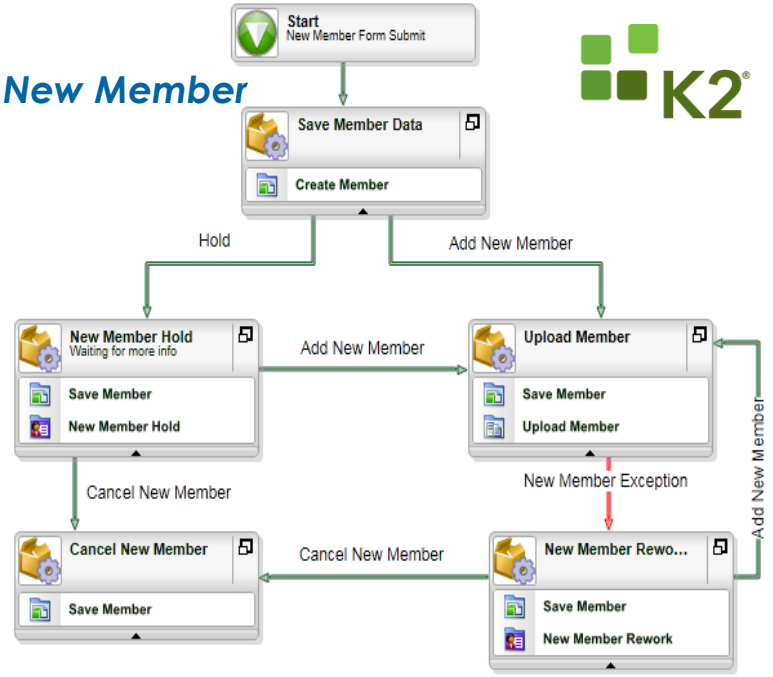
Comments
Comments



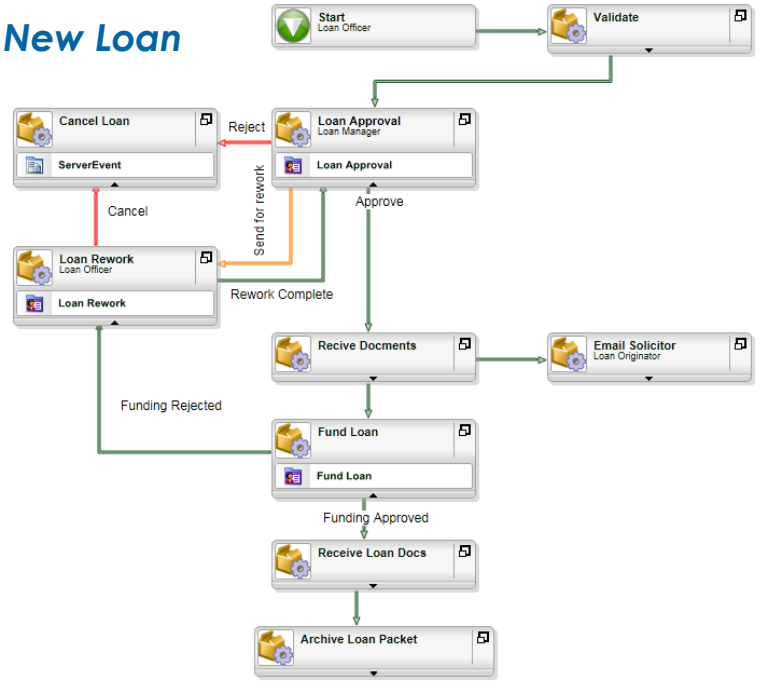
Credit Union New Member/ New Loan Processes



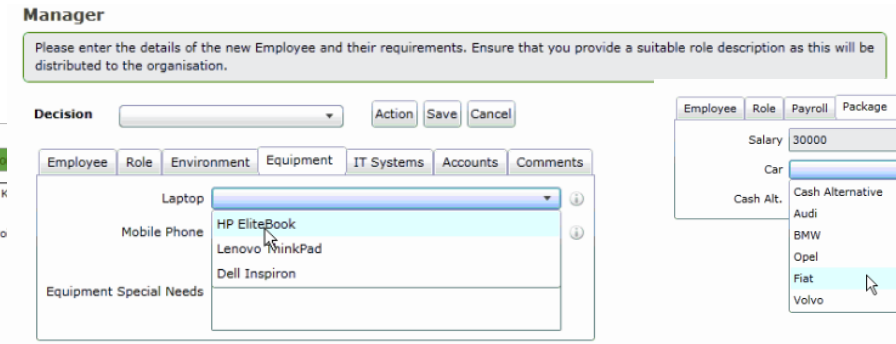
New Member

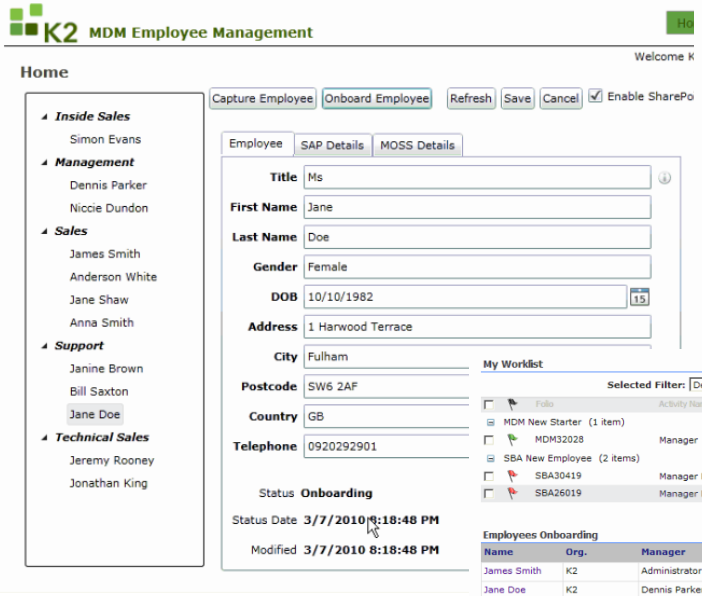


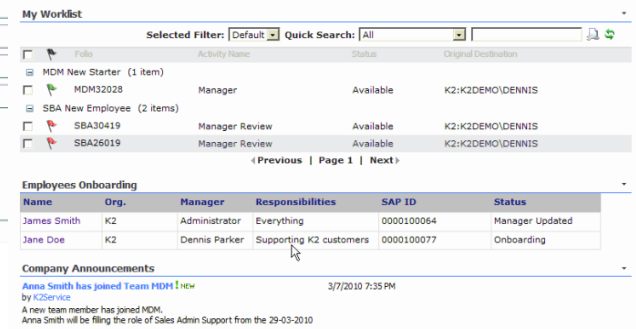
New Loan

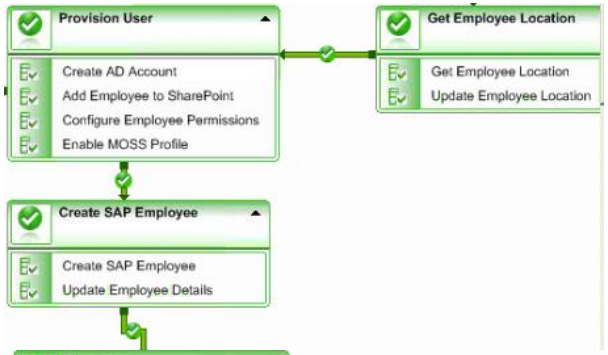


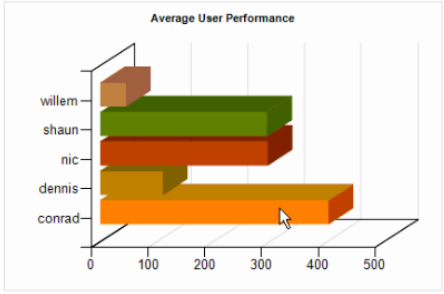
Employee Onboarding

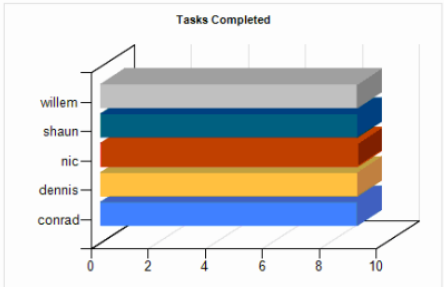


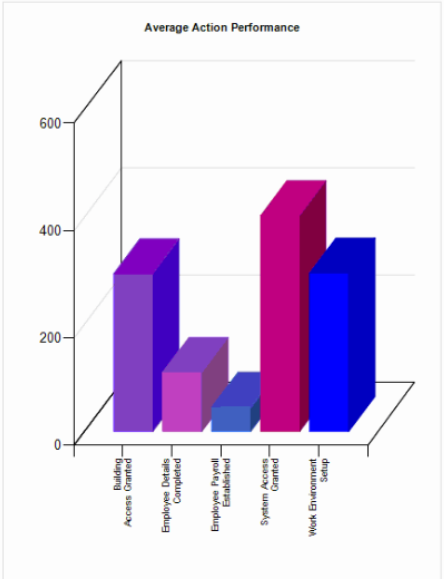


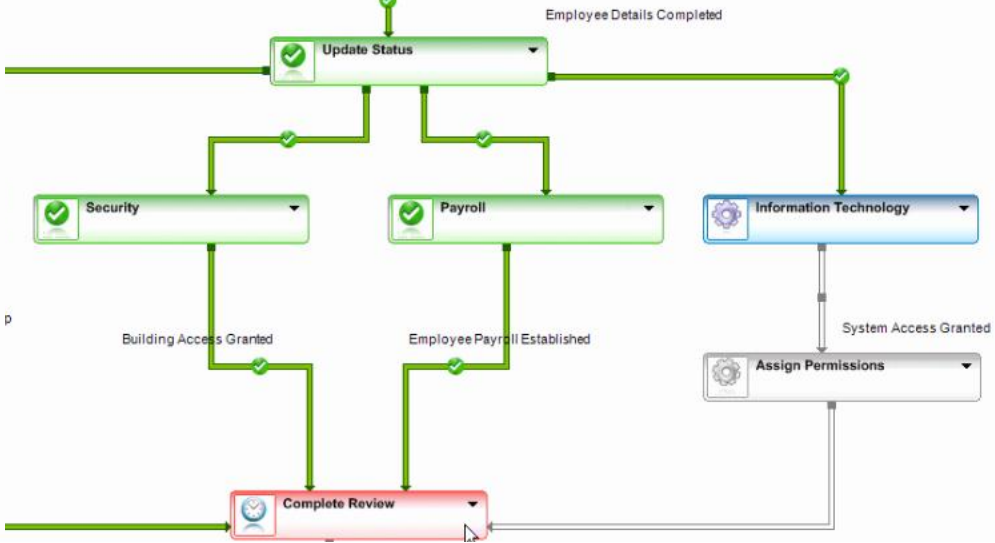




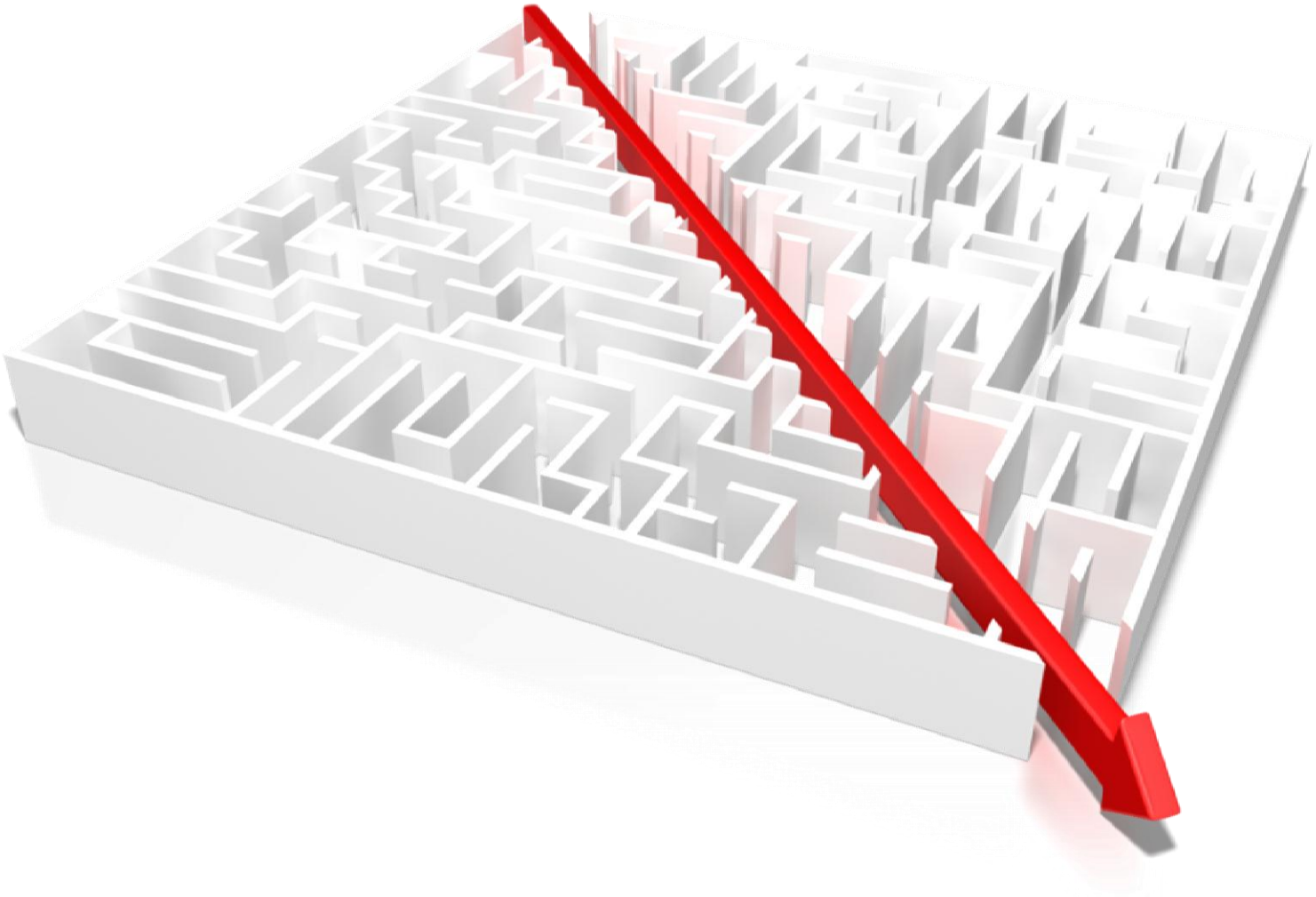








Process Efficiency



Thank You!

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