



Transforming Financial Services with a Digital Workforce

Leveraging RPA to Achieve Financial Services' Objectives

Increase Operational Efficiency

Reduce manual touchpoints to drive operational excellence and lower labor costs

Enhance Customer Experience

Increase speed, accuracy and availability of customer interactions

Strengthen Governance

Tighten regulatory compliance, data privacy, and fraud detection through automation

Foster Innovation

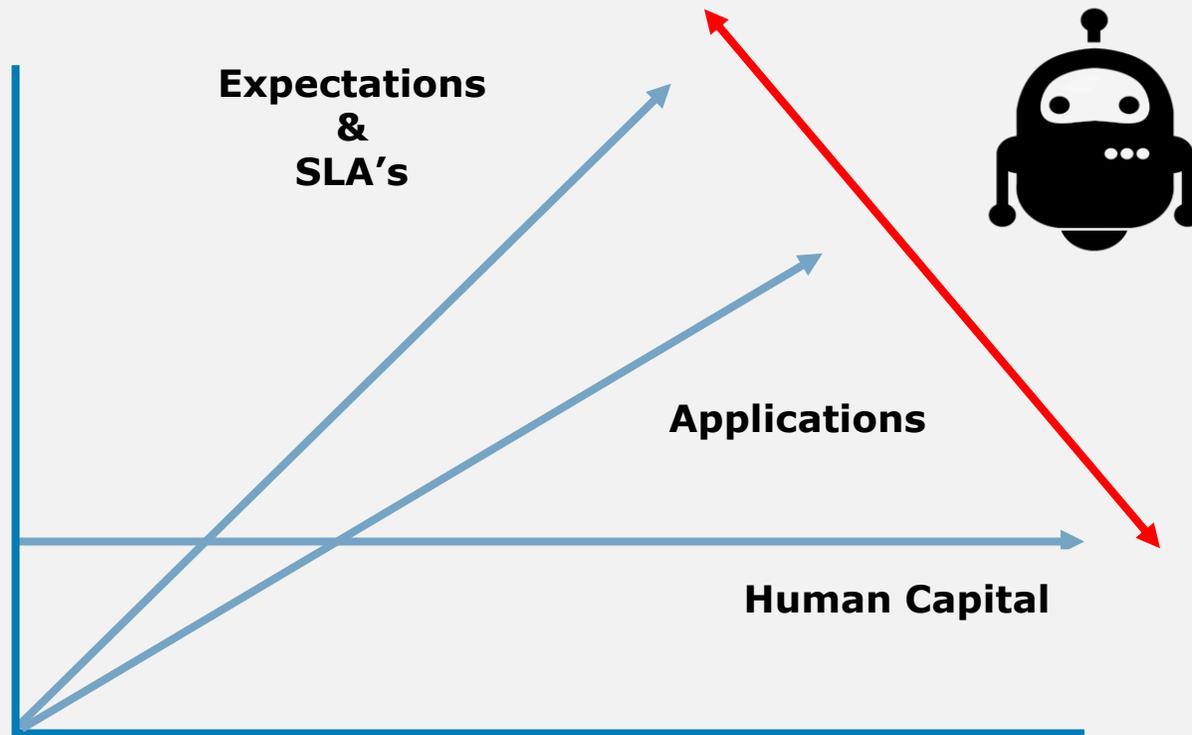
Expand digital and cognitive intelligence capabilities

Empower Human Capital

Make human workforce more productive and focused on value-added activities

Accelerating Digital Transformation

Transformation Disconnect



What is RPA?

Specialized software “BOTS” that can automate high volume, repetitive, rule-based tasks in an auditable & reliable way.



RPA Objective → Do MORE with LESS

Complete a Process Faster

Increase Volume

Increase Accuracy

\$1 → \$5



Reallocate High Value Assets → High Value Tasks

Customer Engagement

Critical Decision Making

Opportunity Creation



Market Insight: \$2B Market today expected to reach \$110B by 2024

Digital Worker



Fully Autonomous

Trigger on a schedule or system event

Starts a bot when a predefined file or folder event occurs, combination of keystroke is performed on the keyboard, event occurs on the selected user interface element, or when a new email message is received

Integrate data between systems

Confidential – do not distribute.

Digital Assistant



Human / Bot Collaboration

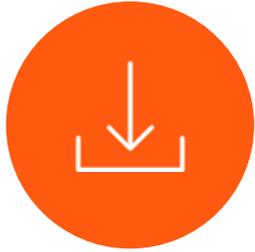
EMBEDDED & AARI

Leverage human input for decision making

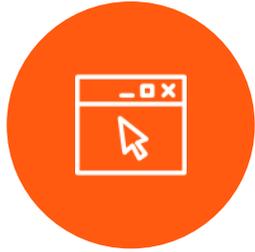
Interacts with knowledge worker to automate retrieval, confirmation, and entry of data across multiple applications

Automate exceptions and escalations

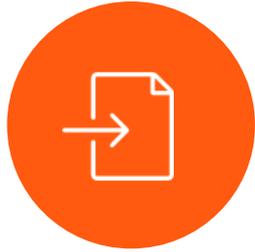
What can RPA do?



Open email and attachments



Log into web/
enterprise applications



Move files and folders



Copy and paste



Fill in forms



Read and write to databases



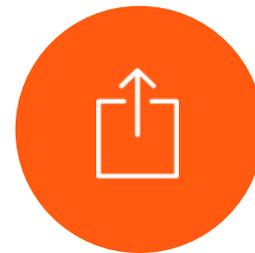
Scrape data from the web



Connect to system API



Reconcile data & make calculations



Extract structured and semi-structured data



Collect social media statistics

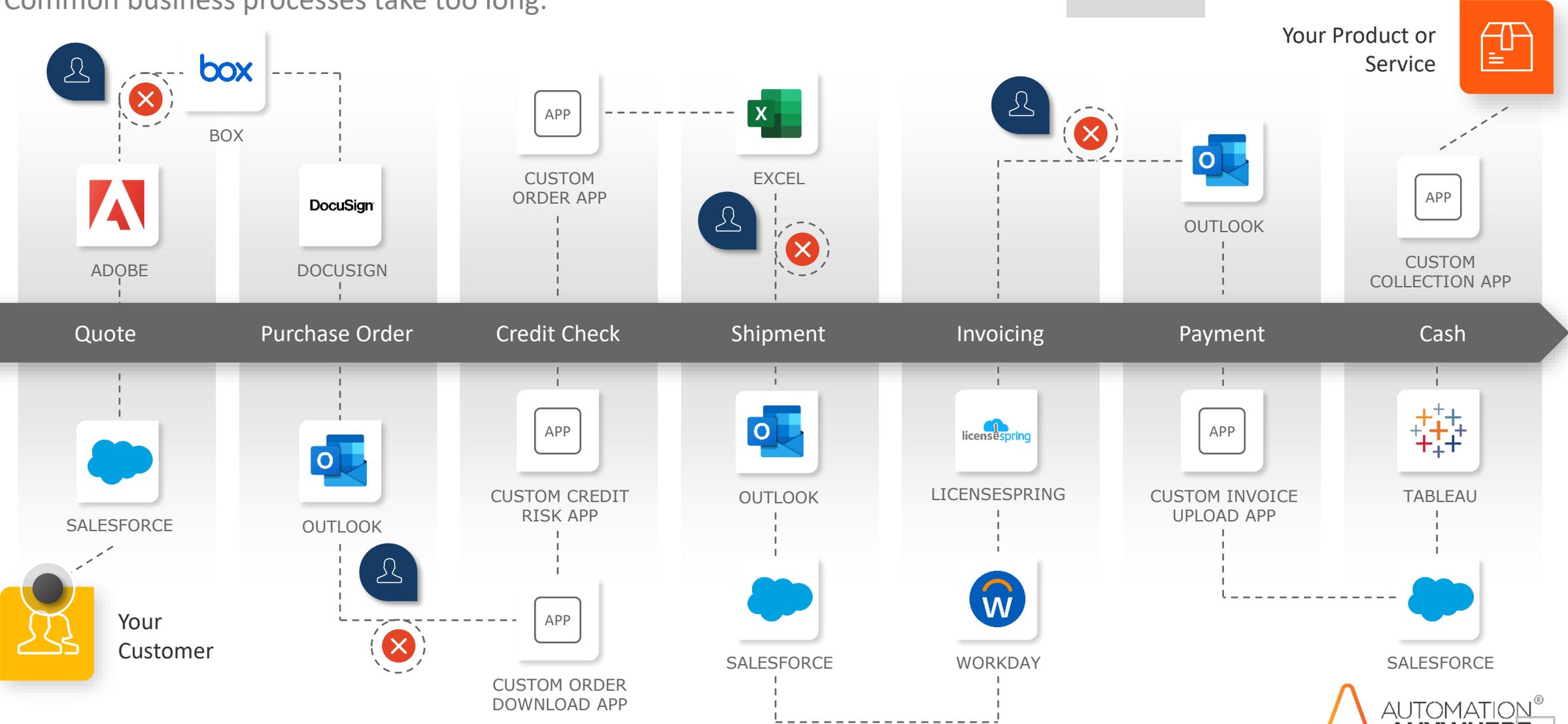


Follow "if/then" decisions/rules

Complexity Reigns

30 DAYS

Common business processes take too long.



Turn complexity into simplicity

With RPA and an intelligent digital workforce.

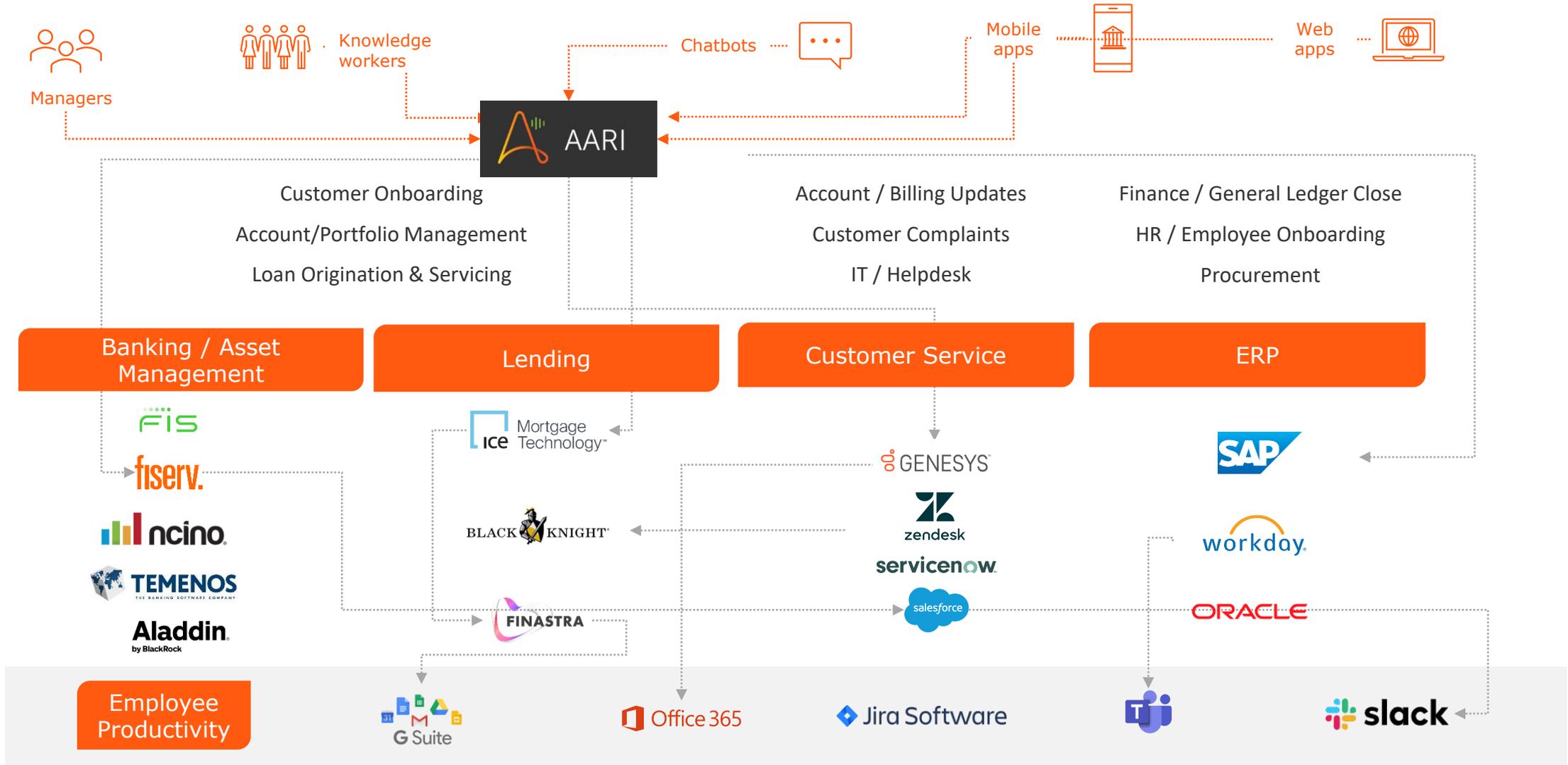
05 DAYS



AARI: Increase satisfaction through human bot collaboration



Connect People and Applications across the Banking/Financial Services Enterprise with AARI (Automation Anywhere Robotic Interface)



Automation Use Cases in Financial Services



Loan Fulfillment

- Loan Origination
- Application Processing
 - Mortgage
 - Credit Card
 - Auto
- Underwriting
- Fulfillment Status
- Collections
- Loan Servicing
- Data Acquisition
- Fraud Detection



Wealth & Asset Management

- Client Onboarding
- Portfolio Management
- Performance Reporting
- Confirms Management
- Settlements
- Payments & Automated Account Transfers (ACAT)



Customer Service

- Call Center Support
- Credit Card Disputes
- Account Opening & Closure
- Address Verification
- Customer Updates & Data Consolidation
- Account Statements
- Complaint Handling



Compliance

- Know Your Customer (KYC) & Due Diligence
- Anti-Money Laundering (AML) & Financial Crimes Sanctions
- Flood Zone Tracking
- Regulatory Reporting



Data Management

- Data Mining
- Data Validation
- Legacy System Data Migration
- Compliance & Internal Audit Data Testing



Corporate Functions

Finance

- Manual Reconciliations
- AP Invoice Processing
- Cash Reporting

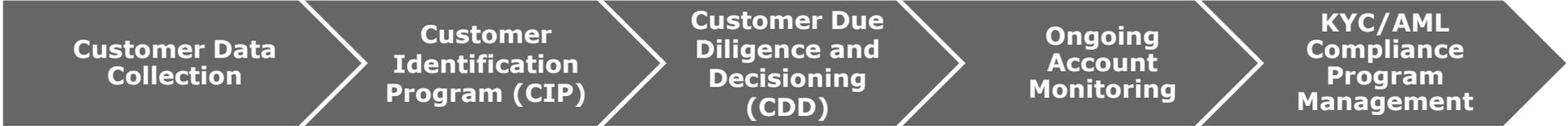
Human Resources

- Employee Onboarding
- Recruiting
- Payroll

Information Technology

- Service Desk
- Ticket Handling
- Network Operations

RPA Opportunities in KYC/AML



Customer Information Gathering	Screen internal databases	Collect adverse information from public domains	Ongoing monitoring of internal and external data sources	Regulatory change Monitoring
Compiling customer information into CRM platform	Extract relevant data	Perform KYC and AML checks to validate Identity/source of funds	Confirm compliance with covenants	KYC/AML process audits
Extract data into KYC/AML system	KYC form completion	Complete risk assessment	Account update to key fields in KYC/AML system	Test compliance with regulatory requirements
		High-risk account review		
		Account approval decision		

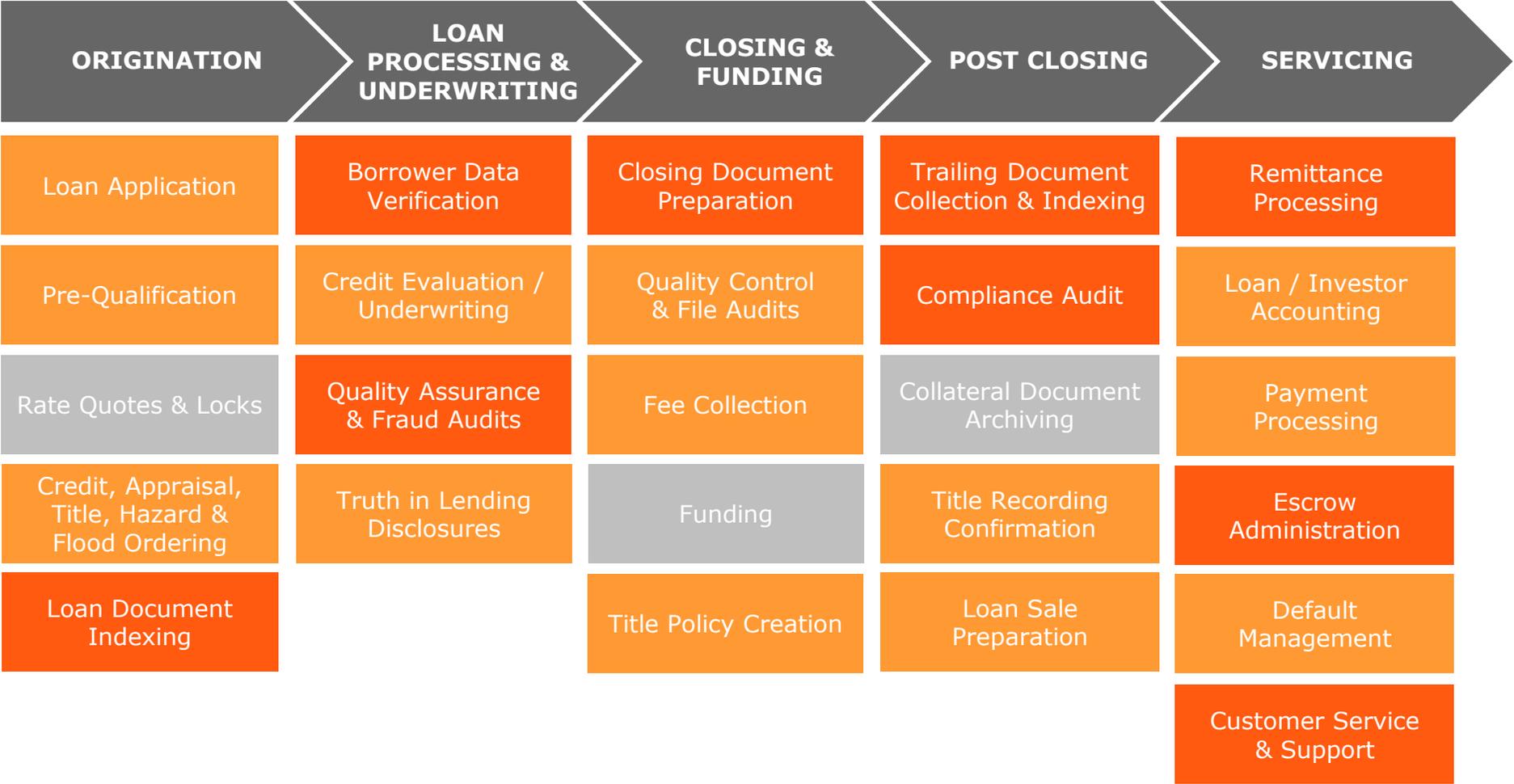
High RPA Potential
Moderate RPA Potential
Low RPA Potential

RPA Opportunities in Wealth & Asset Management Operations

Front Office		Middle Office		Back Office	
Client Onboarding	Portfolio Management	Reconciliation	KYC / AML Compliance	Confirms Management	Data Management
Account Maintenance	Portfolio Rebalancing	Performance Reporting	Regulatory Reporting	Settlements	ACH, Wire, Check Payments
Account Closure	Order Management	Taxation Support	Risk Reporting	Clearing	Automated Account Transfer (ACAT)
Client Acquisition	Sales Force Management	Corporate Actions	Trade Surveillance	Trade Enrichment	Non-ACAT Transfer
Risk Profile Assessment	Order Generation & Trading	F/X & Hedging	Advisor Review	Trade Placement & Execution	Document Management
Asset Allocation Determination	Investment Strategy				

High RPA Opportunity
Moderate RPA Opportunity
Low RPA Opportunity

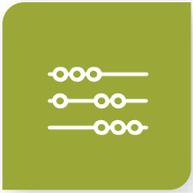
RPA Opportunities in Mortgage Lending



High RPA Potential
Moderate RPA Potential
Low RPA Potential

Automate and Transform the Enterprise

Finance



Finance & Accounting

- Invoice processing
- Sales order processing
- Manual reconciliations
- Manual journal entries
- Intercompany settlements
- Bank statement/cash consolidation
- Regulatory & external reporting

HR



Recruiting & Payroll Admin

- Job req creation & candidate sourcing
- Interview scheduling & recruiting status tracking
- Offer letter creation, sign-off and QA
- Employee onboarding
- Open enrollment management
- Payroll audit and error checking

IT



IT Operations & Maintenance

- Operations monitoring
- Application installation, testing, verification
- User initiated application and cloud provisioning
- IT helpdesk tasks
- Ticket handling
- Cybersecurity alerts and diagnostics
- Systems testing, staging and bug tracking
- Vendor master file updates

Procurement



Sourcing & Procurement

- Procurement planning
- Requisition management
- Quotation management
- Purchase order management
- Contract management
- Supplier qualification and onboarding
- Supplier portal updates
- Supplier communications
- Supplier risk management

Marketing



Marketing Operations

- Market research
- Competitive intelligence
- Campaign performance tracking & reporting
- Promotions setup & maintenance
- Create & update target market data lists
- Content updates
- SEO tracking
- Lead nurturing

Contact Ctr



Customer Service

- Account opening
- Customer info updates
- Account statements
- Complaint resolution
- Post-call notes & emails
- Call center support
- Virtual agents / chatbots

Sample Use Cases: Retail Banking

- Bank account opening: Bot scans form, sends alerts if missing fields and opens account in system, reducing opening time from 10 to 2 minutes
- Address changes: Bot scans address changes requests and updates account information
- Interest rate updates: Bot updates base rate changes across deposit and loan systems
- KYC management: Bots perform customer data validation, account monitoring and reporting for KYC compliance
- KYC customer identification: IQ Bot reads scanned customer identification documents and creates KYC validation records
- AML screening: Bot reviews customer transactions to identify potential money laundering activities

Sample Use Cases: Wealth and Asset Management

- Fund transfer authorization: Bot completes customer transaction processing and authorizations for all buys, sells and fund-to-fund transfers
- Fund reporting: Bot retrieves fund reports received via email, collects data, creates Excel report and emails information to analyst
- Critical yield calculation: Bot automates entire calculation to ensure clients will be in advantageous position if considering pension draw-down
- Trade processing: Bot scans all trade requests received on company web site and inputs details into the system of record
- Trade reconciliation: Bot gathers daily metrics on what was sold and sends to multiple teams for verification and confirmation
- Trade verifications: Bot reviews trades, verifies share class and creates an output file

Sample Use Cases: Mortgage Lending

- Convert notes, loan agreements, and deeds of trust into structured format via IQ Bot
- Log into a web application, download a file, place on network folder
- Search for user accounts, open proof of insurance PDF attachment, extract fields from PDF, export to csv file, and place on network folder
- Review daily pipeline for loans a credit score below a set threshold, input denial data into origination system, print form to eFolder
- Create new user accounts based on information in an exported csv file
- Send mortgage correspondence to customer containing requested documents
- Complete incoming rate lock procedures saving ~3 hours per day per lock request
- Update mortgage pricing information
- Collect market value of commercial properties for mortgage loan

Sample Use Cases: Corporate Banking

- Customer onboarding: Bot collates data from various sources to populate Client Welcome Pack template and sends secure email to clients
- Client service requests: Bot scans request inbox, assesses nature of requests, creates a case in CRM platform and routes accordingly
- AML screening: Bot reviews all incoming wire transfers and assigns risk level commensurate with the initial country of origin
- Monthly FX rate updates: Bot accesses FX rate tables from Bloomberg terminal, stores in Excel sheet, and updates rates in back office system
- Data analysis: Bot downloads key data from partner websites, completes analysis on various assets, and saves completed work to database
- Year-end tax provisioning: Bot takes previous year entity provision, rolls forward to make a current year provision, and emails outputs to group tax for any late adjustments

Automation Anywhere

The world's #1 cloud-native automation platform

Apps & Solutions
For Business Users



C E N T E R O F E X C E L L E N C E

Automation Experience (AARI)

Automation Community

Automation Community & University

Automation Tools
For Builders and Creators

Automation Tools

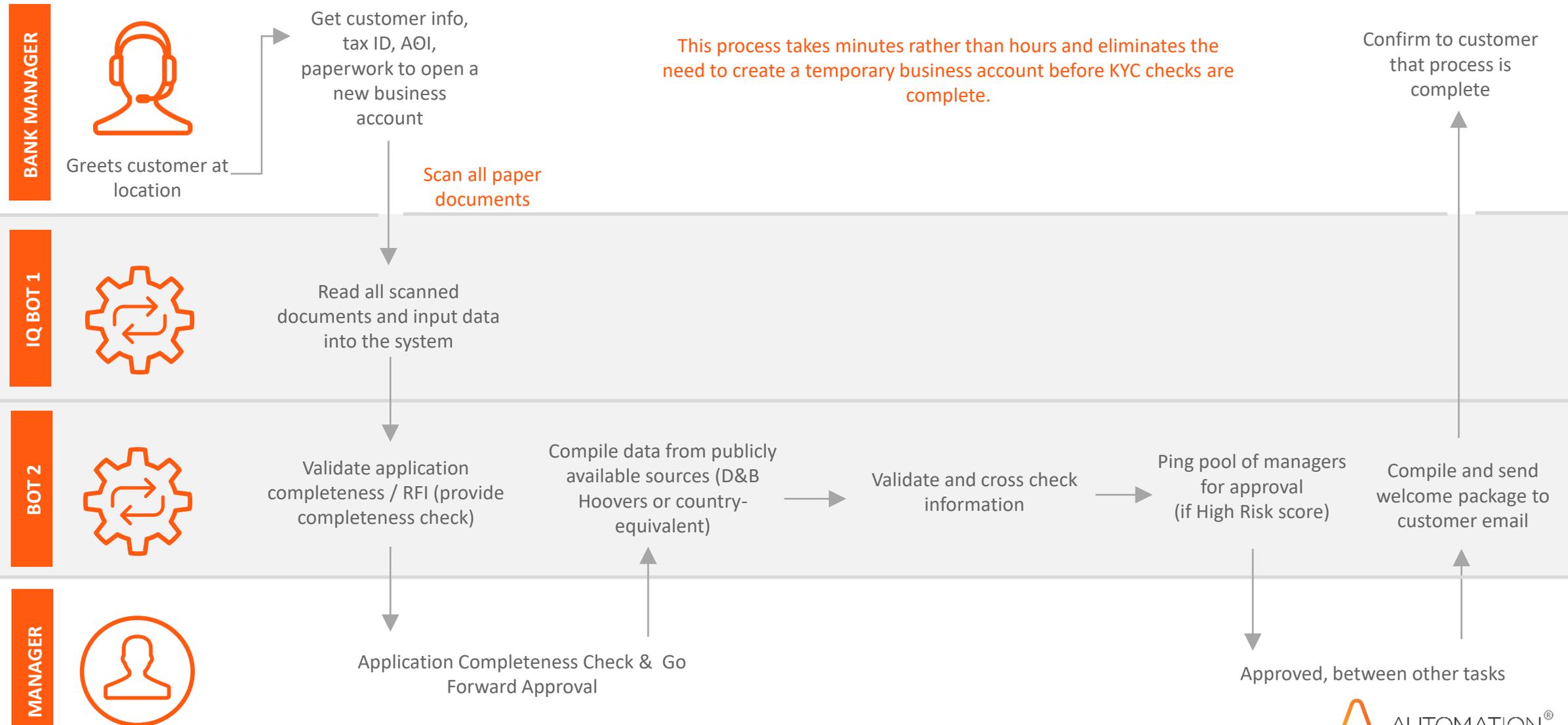
DISCOVER Fortress IQ	DIGITIZE Document Automation	AUTOMATE RPA Workspace	OPTIMIZE Bot Insight	SCALE Bot Store
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Trusted Cloud Platform
For IT

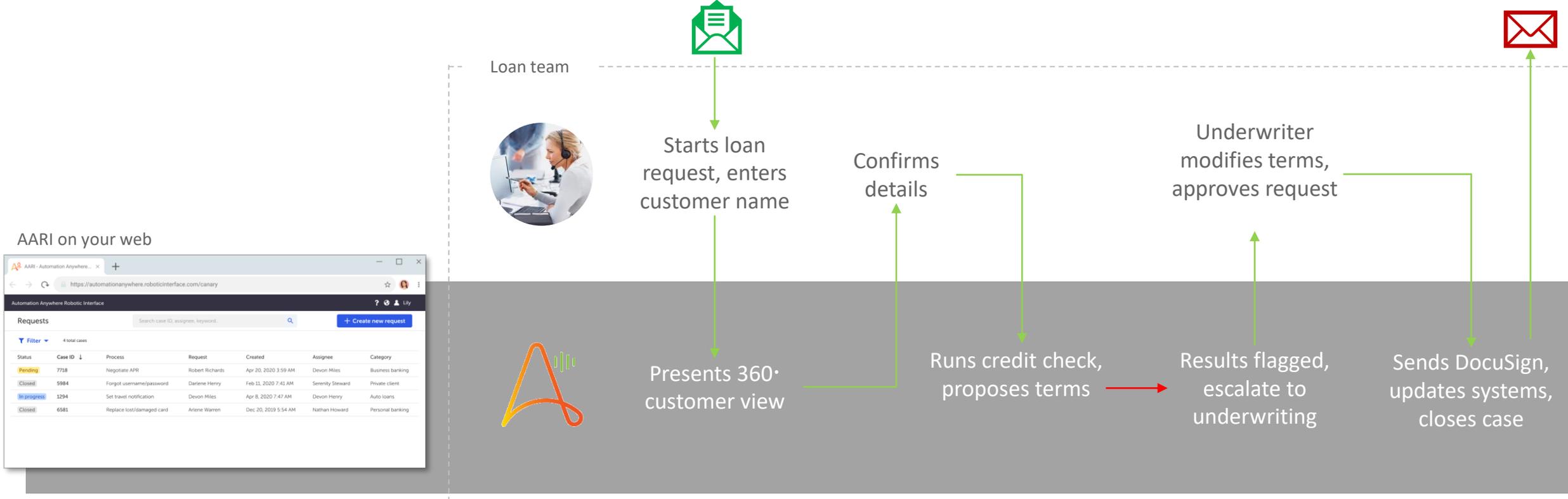
Trusted Cloud Platform

Data	AI	Services
Public Cloud  Google Cloud Platform  AWS		

KYC for New Business Account enabled by Attended Automation



Consumer Loan Application Process with Attended Automation



AARI on your web

Status	Case ID	Process	Request	Created	Assignee	Category
Pending	7718	Negotiate APR	Robert Richards	Apr 20, 2020 3:59 AM	Devon Miles	Business banking
Closed	5984	Forgot username/password	Darlene Henry	Feb 11, 2020 7:43 AM	Serenity Stewart	Private client
In progress	1294	Set travel notification	Devon Miles	Apr 8, 2020 7:47 AM	Devon Henry	Auto loans
Closed	6581	Replace lost/damaged card	Ariene Warren	Dec 20, 2019 5:54 AM	Nathan Howard	Personal banking



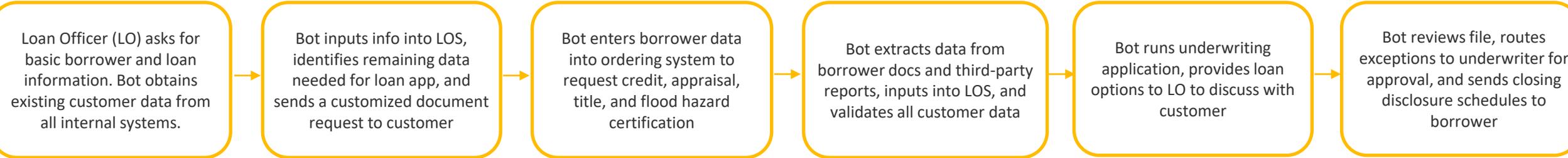
Mortgage Origination Process: Before & After Automation

RPA can automate the entire end-to-end mortgage origination process including loan application processing, underwriting, and credit decision.

Before Automation:



After Automation:



Attended RPA

Attended RPA

Unattended RPA

RPA & IQ Bot

Attended RPA

Unattended RPA

Automation Anywhere – Global Leader in RPA

A pioneer of the Digital Workforce



#1 in Top 10 Robotic Process Automation (RPA) Products 2020



A Leader and Star Performer in IDP Matrix 2020 & RPA Matrix 2019



Furthest in “Completeness of Vision” in Leader’s Quadrant for RPA MQ 2020 & 2021



#1 in RPA Segment Capture Market Matrix 2019 & 2020

Go be great.

AARI helps financial services firm enhance compliance with anti-money laundering regulations

Challenge

- Financial institution sought to improve the efficiency of the suspicious activity report (SAR) process and strengthen compliance with anti-money laundering (AML)
- Data processes were time-consuming and manual labor-intensive, which presented a compelling opportunity for streamlining through RPA

Solution

- Deployed bots to access, collect, and consolidate data from 10-15 sources
- Implemented AARI for over 1,000 employees
 - Workers could trigger bots any time to collect real-time, on-demand data
 - Made it possible for organization to remotely remove all personally identifiable information (PII) from local machines and enable front-office employees to collect data early in the process

Results

\$3M-5M

ROI identified to date

1,000+

Employees enabled to dramatically increase their individual productivity

85-90%

Of investigator processes automated in 6 to 8 months

10-15

Data sources automated



Profiled Organization:

Fortune 500 financial holding company offering a variety of products and services to retail and commercial customers.

Top Bank in US transforms their Call Center and Branch Operations

Challenge:

- Transform the Retail Care Center and Branch Networks with a One-office approach for the front office teams to directly perform tasks only available to call-center or back-office teams

Solution:

- Salesforce integration: scale / transform Call Center and Branches within existing application
- AARI Deployment across 21,000 seats
 - Branches (17,000)
 - Retail Care Center (4,000) for this deployment

High frequency / high volume use cases identified:

- Print monthly statement
- Payoff loan email/fax
- Reset PIN/Password
- Address/demographic changes across 6 systems
- Stop payment
- Add authorized user
- Activate card
- Travel notice
- Treasury inquiry
- Clear security questions



\$12-15M

21,000

Estimated savings from initial use cases

AARI Seats

Full extent use of AARI

AARI for web, desktop and SFDC, at large scale



KeyBank Completes Nine Years of Work in Just Two Weeks with Intelligent Automation

Challenge

The goal of automation was to streamline processes to provide a better employee and customer experience. As the financial organization grew, organically and through acquisitions, it needed to make work processes more efficient and keep costs manageable.

Solutions

KeyBank saw opportunities for business efficiency. Instead of continuing to hire at a high rate, the company decided to implement automation to systemically handle some of the manual workload. The company created its own internal RPA training program with 175 employees completing the course.

The major focus was on loans processing and account reconciliation.

Results

\$5M

Run rate savings in 2020

97

Bots in production

40,000

documents processed with IQ Bot

100

systems and websites using automation

9 years

of work completed in two weeks

9

Bots created for COVID-19 response



IQ Bot and Automation Anywhere 360 Help Patelco Alert Members About Fraud In Seconds

Challenge

With the speed it was expanding, Patelco had to ensure its service levels remained high and its operating expenses did not exceed its rate of growth. Using RPA was a way to improve operational efficiency and scale without having to dramatically increase expenditures.

Solutions

Patelco developed proofs of concepts in just a few days for **consumer lending, fraud prevention, and the member contact center**. Afterward, Patelco chose Automation 360, the world's only web-based and cloud-native RPA-as-a-Service platform, because it matched its corporate strategy to gain efficiencies and resiliency by moving most of its technology to the cloud.

Results

75%

faster loan payoff calculation

90%

faster fulfillment

62%

efficiency gain

100%

Accuracy

88%

Decrease in processing time



Founded in 1936, Patelco is one of the largest credit unions in the United States.

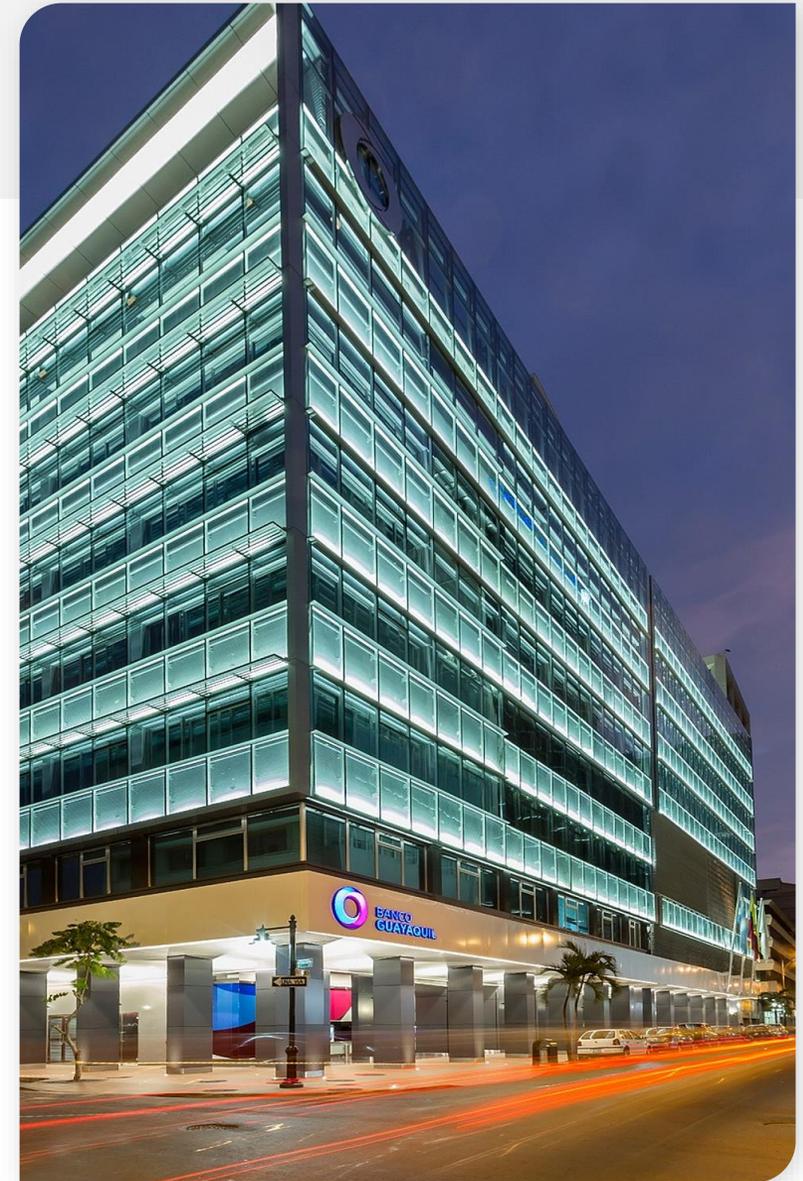
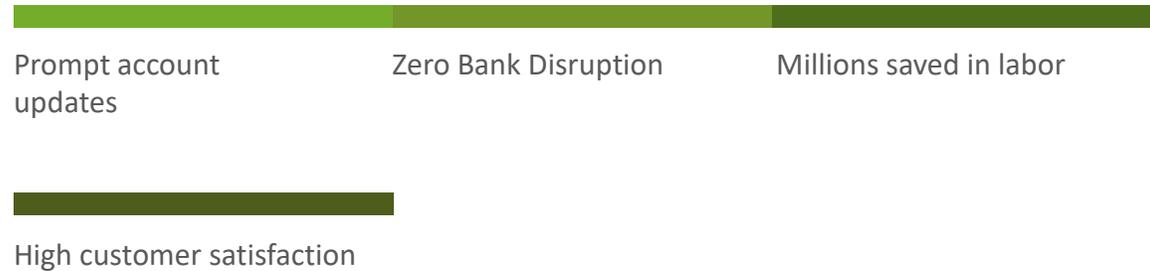
Challenge:

As a response to COVID-19, the bank announced a new loan process that reschedules up to 6M loan records, ensuring late payments would not trigger delinquent credit notices. Completing this manually would take a team of 100 approximately 2 years and cost millions.

Solution:

On March 16, the bank announced interest-free refinancing of credit lines. The next day, Automation Anywhere partners worked with them to identify high-value processes. On March 20, development began, and was completed in 4 days. Full bot deployment began on March 25, and the bank is on-schedule to complete processing by the end of April, on time.

Results:



Top 10 US Bank

Challenge:

Reduce operational costs, increase productive capacity and eliminate manual controls

Solution:

Deploy intelligent automation platform across all businesses using a Federated COE model. Use cases include KYC/AML Customer Due Diligence (CDD) forms, application access management control testing, system updates and account closure for deceased customers, trust-to-trust asset transfers, adverse action data auditing, etc.

Results:

\$6M

Annual cost savings

270K

Hours automated

9

Systems Integrated

3000+

Bots in production

900+

Processes automated

Confidential



Top 10 Global Bank

Challenge:

Drive efficiency across global organizations by deploying bots to automate high-complexity processes across three global groups: Institutional Clients, Consumer Banking, and Operations & Technology.

Solution:

Use cases for private bank account opening, treasury operations, trade services, loan processing, statement reconciliation, financial reporting processes, no dispatch processes, notification activity,

Results:

4.4M

Transactions automated annually

193K

Hours automated

8

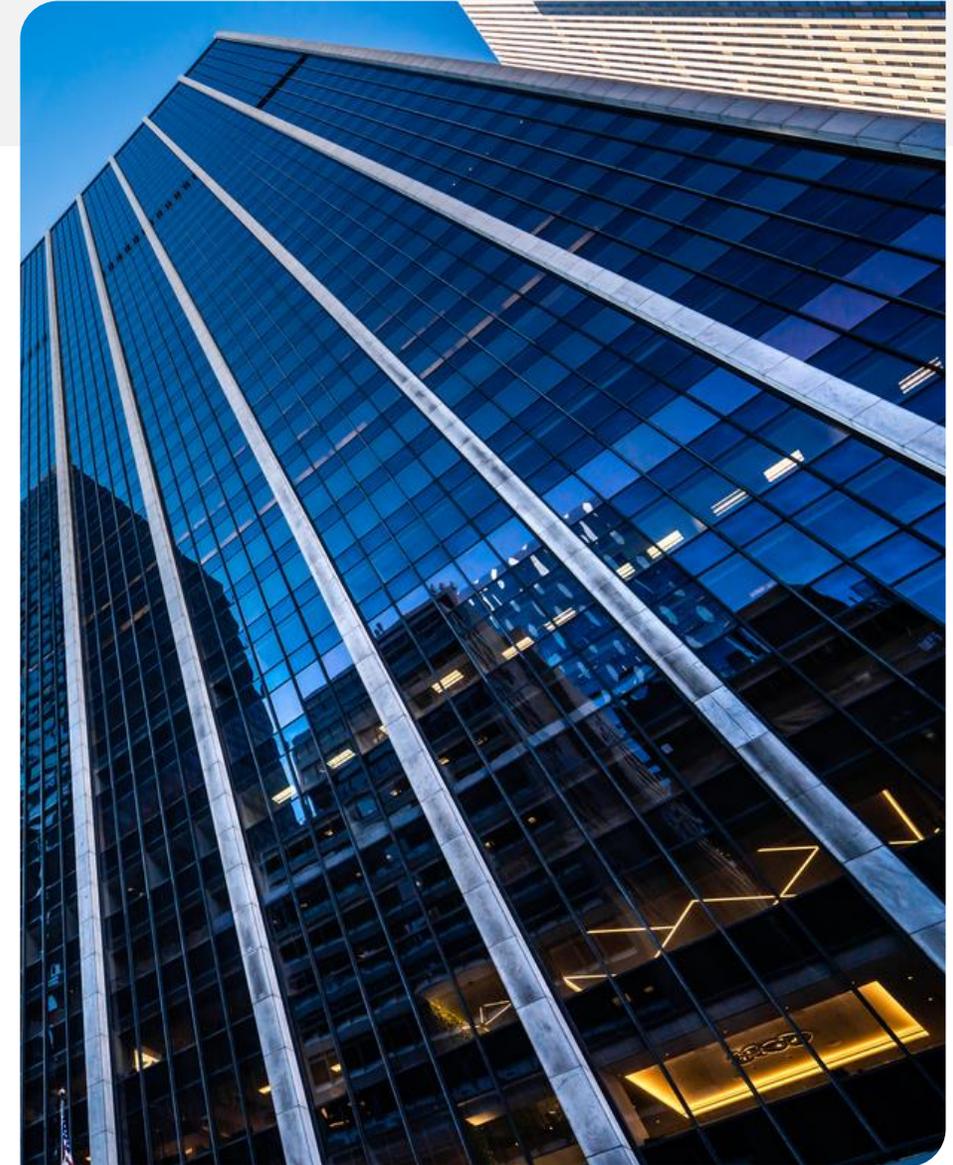
Systems Integrated

2200+

Bots in production

700+

Processes automated



Top 25 US Bank

Challenge:

Reduce operational costs, enhance employee and customer experience, and increase resource capacity

Solution:

- Deployed across multiple businesses including security services/fraud, community banking, corporate banking, loan fulfillment services, and finance (operational balance & control).
- RPA and intelligent data extraction use cases include mortgage data quality checks, loan origination processing, transaction disputes, fraud investigation, and accounting reconciliations.

Results:



Annual cost savings

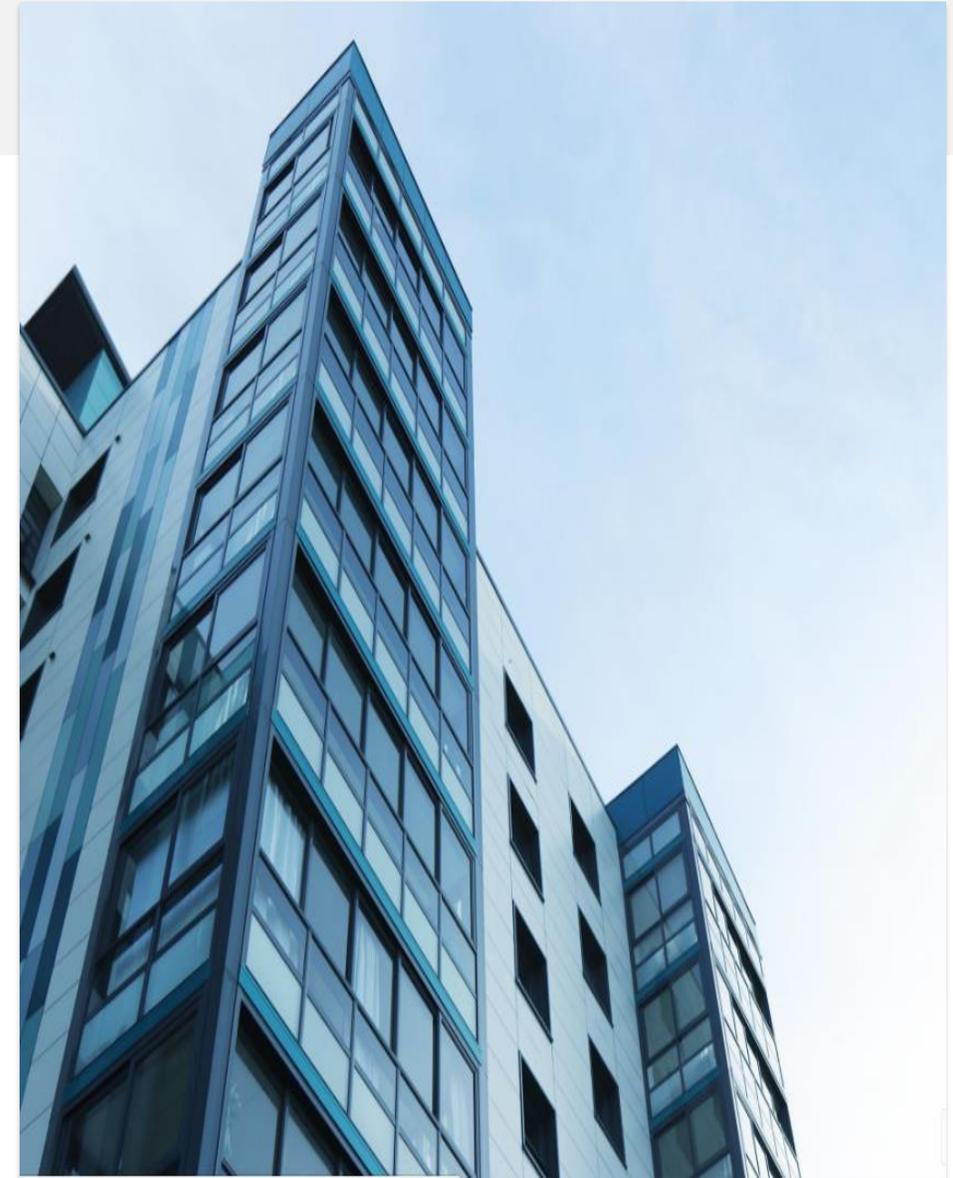
Hours automated

Systems Integrated



Bots in production

Processes automated



Top 10 US Bank: ACH Payment Processing

FINANCIAL SERVICES

ACH IN THE CLOUD: BOTS PROVIDE ON-DEMAND SCALING

Profiled Organization:

A Fortune 100 diversified bank that offers a broad array of financial products and services to consumers, small businesses, and commercial clients.

CHALLENGE:

Automated clearinghouse (ACH) payment processing has historically been an extremely painstaking endeavor, with numerous touchpoints for employees to perform small but critical tasks. It was fraught with potential errors—and very slow. Customers—always a top concern of the bank—wanted their payments processed accurately and swiftly. The bank itself needed to cut costs, eliminate errors, and free its employees from tedious, manual tasks, to jobs more suited to their human abilities and ingenuity.

SOLUTION:

The bank chose the Automation Anywhere Enterprise platform to automate its ACH processing. But because of the high volume of transactions the bank processed every day, the technology had to be scalable. The bank decided that running RPA in their highly secure cloud environment would scale to meet increasing business demand and insure the privacy of its clients' information.

RESULTS:

100,000

Hours in employee time saved annually

50

Fulltime employees reassigned to higher-value tasks

100%

Reduction in errors

2.5

Months to complete automation

100%+

ROI within one year