



Newgen's  
**Digital  
Automation  
Platform for  
Connected Banking**

Digitally Transforming Financial Institutions

# Overview

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Modern financial institutions are adapting to the demands of an increasingly dynamic and unpredictable business environment, while simultaneously striving to maintain a competitive edge and maximize new opportunities for business growth.

Learn how Newgen's **low code digital automation platform** can help financial institutions embrace “connected banking”—thereby enabling them to bridge enterprise-wide silos, build a boundaryless workplace, and stay on top of regulations.

Furthermore, explore how Newgen's platform can help extend the banking ecosystem, integrating internal and external systems to serve customers holistically and generate greater lifetime value.

## Key Challenges Faced by Financial Institutions

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- Disjointed processes
- Rapidly evolving business needs and customer behaviors
- Increased competition
- Complex risk calculations
- Multiple product types
- Difficulty staying on top of regulatory requirements
- Low quality customer service
- Lack of visibility and insights across the operational lifecycle
- Increased demand for remote functionalities and self-service options



# How Can Connected Banking Help Financial Institutions?

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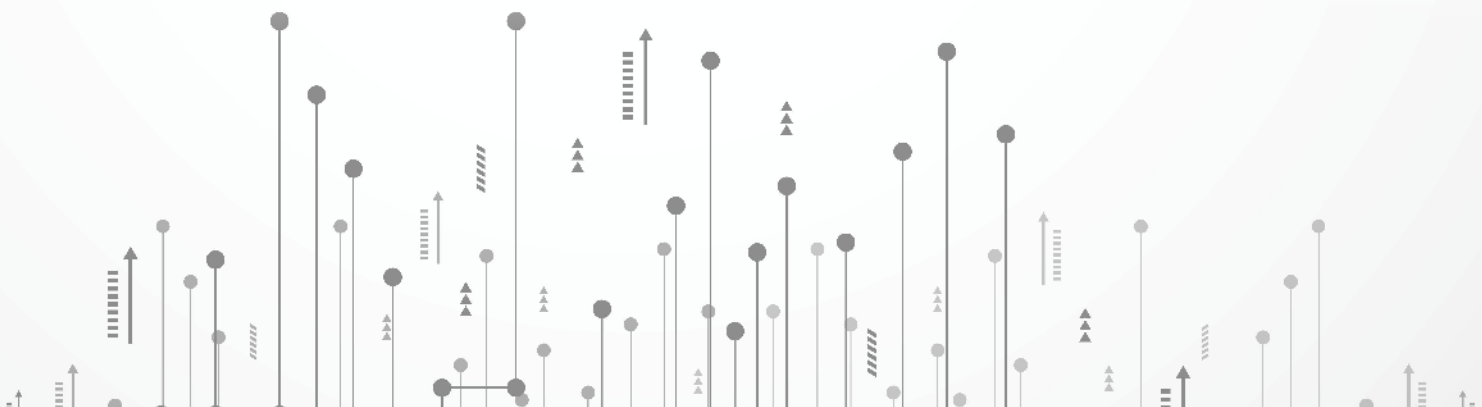
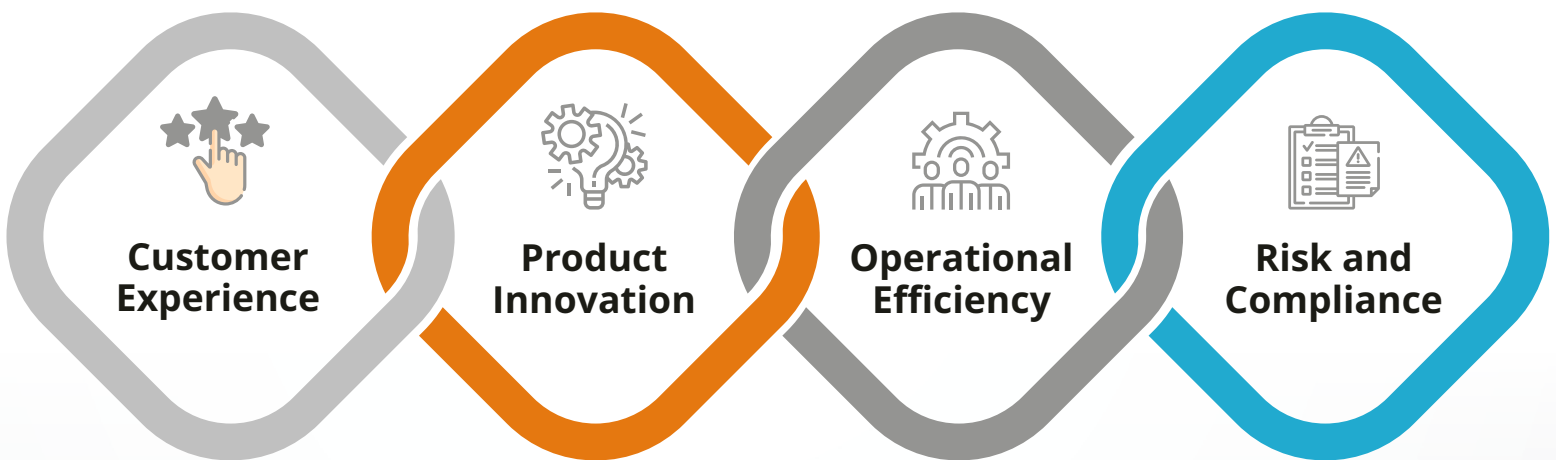
“Connected banking” drives financial institutions to adopt a cohesive strategy, leverage all their resources, and deliver a holistic experience to all their stakeholders.

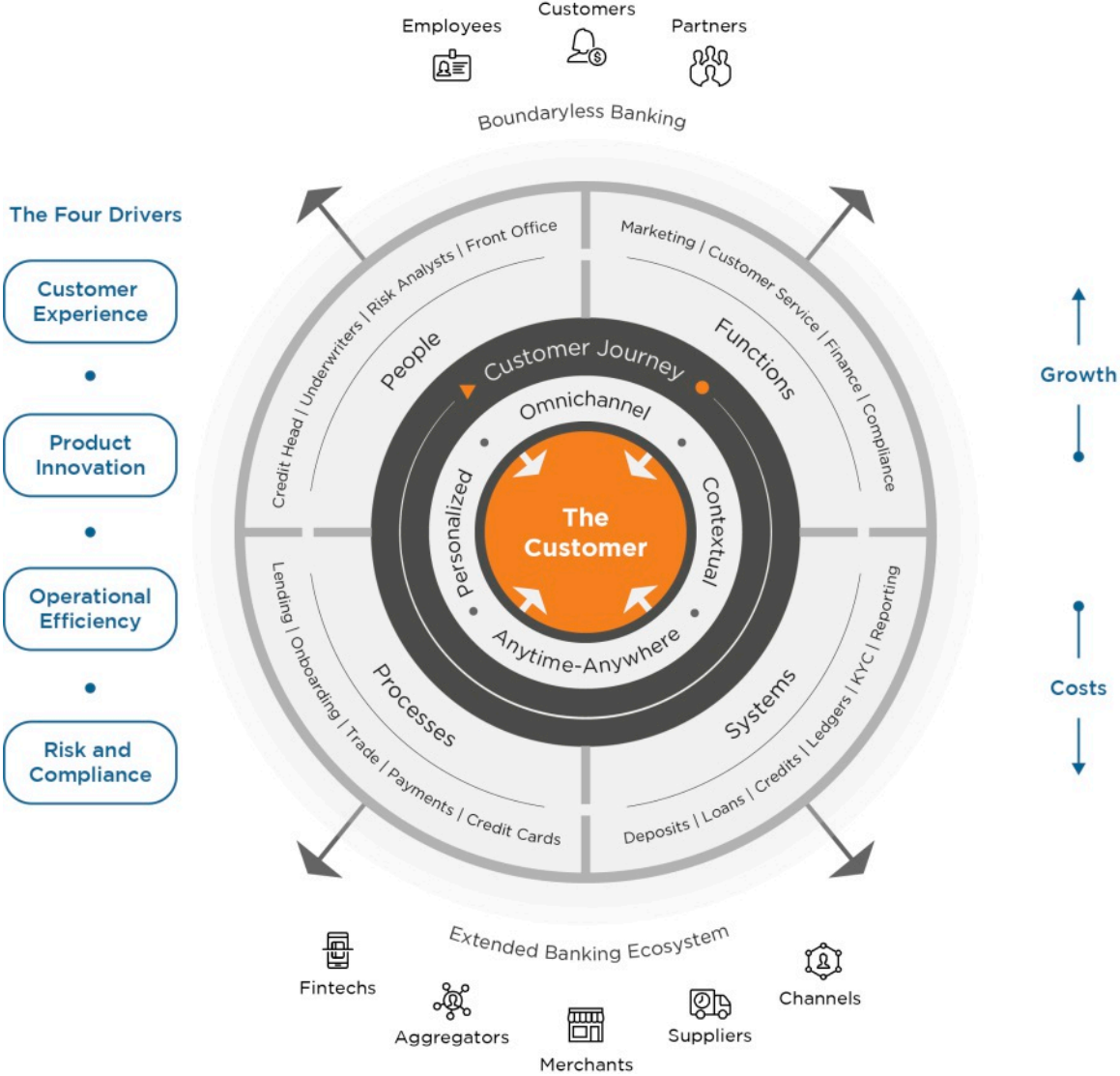
## In a connected bank:

- Everyone—including customers, employees, and partners—can interact in an orchestrated manner, anytime, anywhere, and through any channel
- The end-to-end customer journey is guided and intuitive
- Operations are nimble
- Continuous innovation is guaranteed
- Customer-centricity is achievable
- Efficiency is maximized and turnaround times are reduced

## The Core Drivers of Connected Banking

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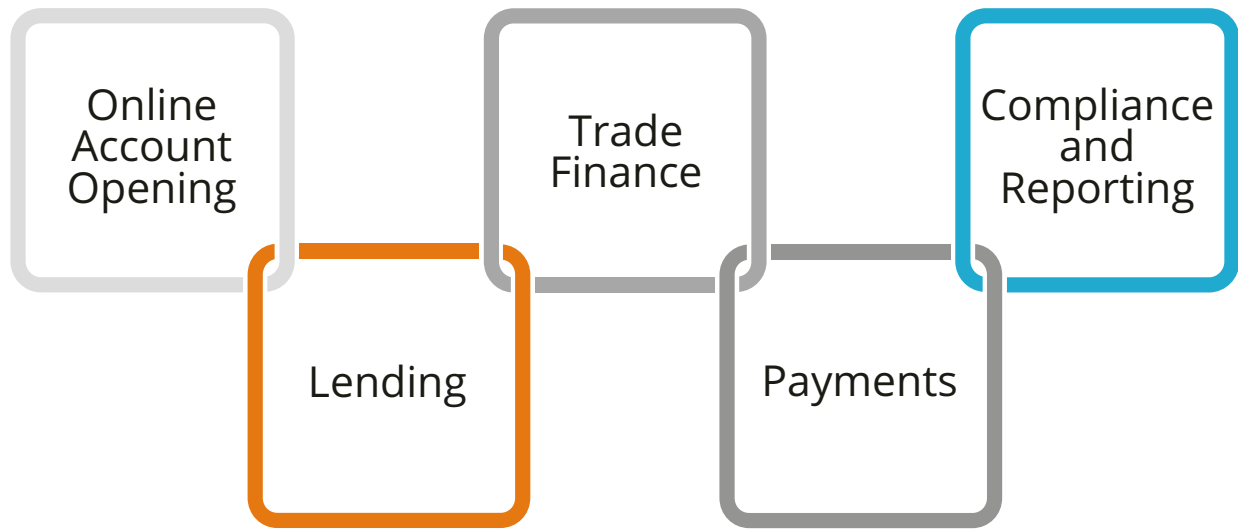
## Newgen's Digital Automation Platform for Connected Banking

Newgen's low code digital automation platform integrates all the capabilities needed to transform a financial institution into a connected enterprise, through our core products in intelligent process automation (BPM), contextual content services (ECM), and omnichannel customer engagement (CCM).

Our purpose-built banking solutions, built on our platform and deployed on cloud, on-premises, or in a hybrid environment, can help streamline end-to-end processes and future proof an organization.

## Newgen offers solutions geared toward:

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## Newgen's Solutions for Financial Institutions

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Each solution is built on Newgen's robust low code platform, thereby enabling rapid application development and deployment, while also ensuring complete connectivity, a seamless flow of information, and real-time accessibility.

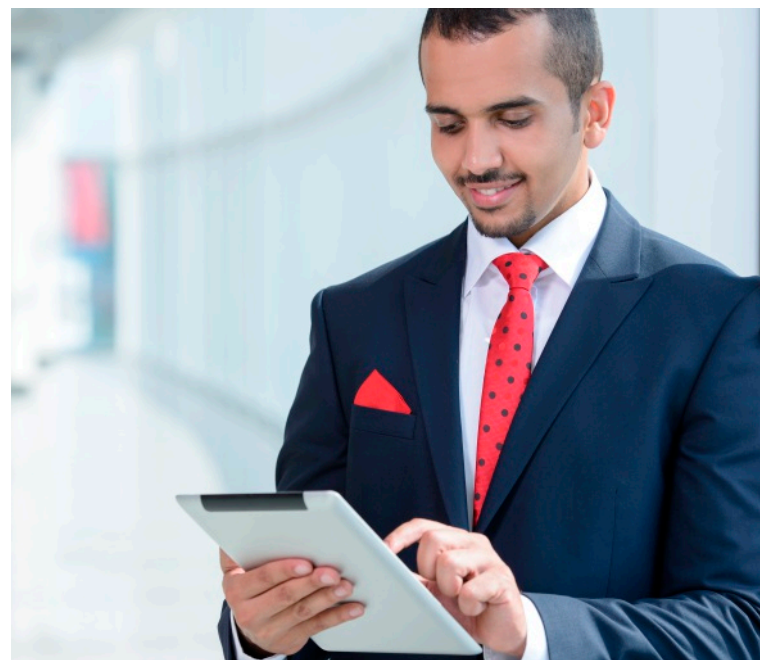
### ► Online Account Opening

Use Newgen's online account opening software to accelerate customer acquisition, optimize costs, reduce abandonment rates, and deliver a superior customer experience.

Leverage our low code digital automation platform to enable portal-based account opening and:

- Offer a unified platform for all banking products
- Deliver an omnichannel and personalized onboarding experience
- Streamline information capture and upload
- Intelligently verify customers and manage risk

- Monitor end-to-end activities and generate insights
- Seamlessly integrate with third-party systems



## ► Lending

Organizations can maintain the flexibility, adaptability, and scalability to stay future-ready by implementing Newgen's end-to-end lending solutions--including loan origination, management and collections--built on our low code digital automation platform.

Furthermore, they can ensure compliance with regulatory requirements and streamline lending processes by bridging operational silos and unifying front and back offices.

We offer a range of lending solutions, catered to various loan types and addressing the full loan management process, including:

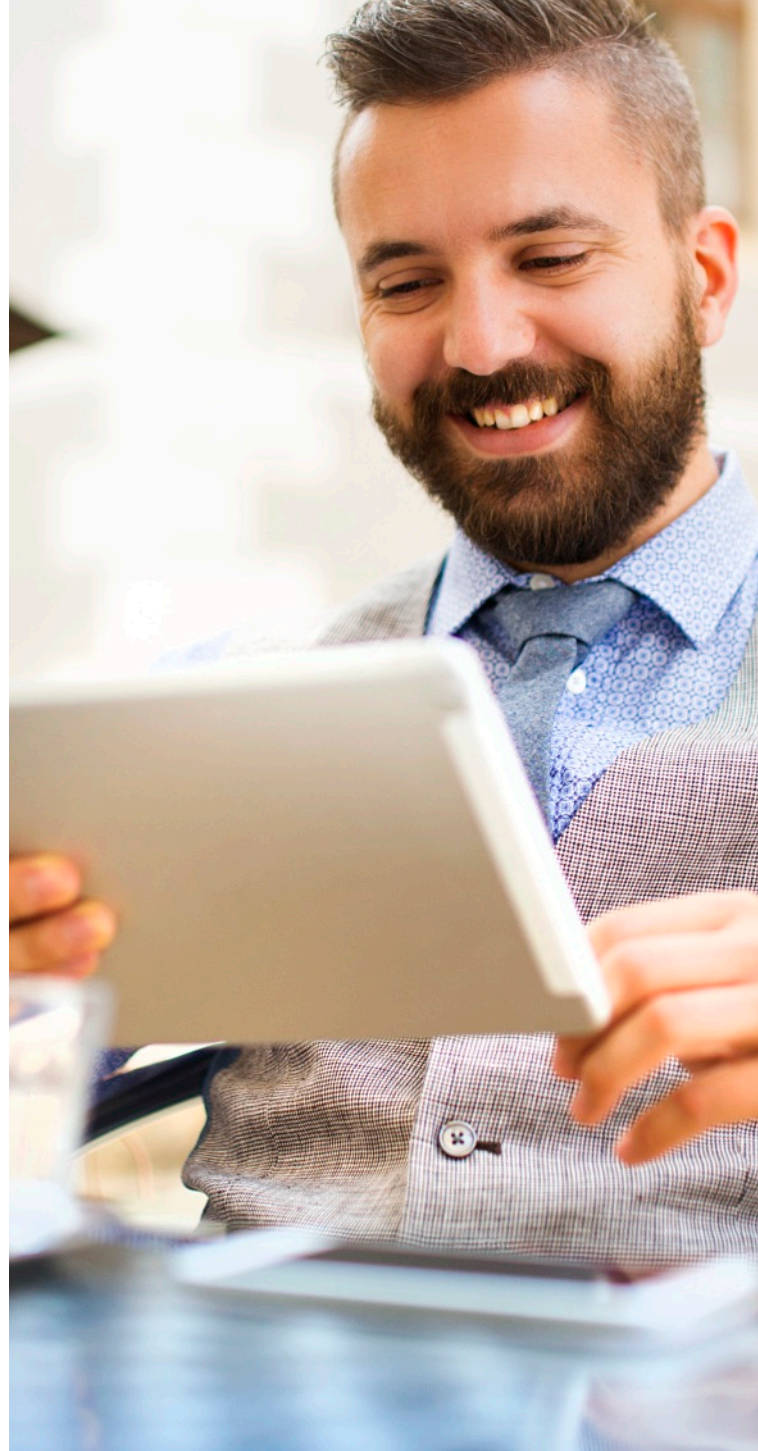
- Consumer/Retail lending
- Commercial lending
- Small business lending
- SBA lending
- SME lending
- Mortgage lending
- Collections management

Our lending solutions cater to the end-to-end loan lifecycle, from applying for and underwriting a loan to disbursing the loan and managing collections.

## ► Trade Finance

Leverage Newgen's low code digital automation platform to automate and centralize standard trade finance processes, including export and import-related documentation, negotiation, quotation, and remittances.

Ensure adherence to SLAs and regulatory requirements by implementing checklists, efficient tracking of credit documents and internal controls. Furthermore, increase the scale of operations by extending trade finance services to low-volume branches.



Newgen's trade finance software also enables:

- Multi-channel trade process initiation
- Straight-through processing
- Loan limit availability checking
- Cost reduction and scalability
- Trade process monitoring and reporting

## ► Payments

Streamline and automate payment processes by implementing Newgen's low code digital automation platform, supporting a variety of new-age technologies.

Empower employees with the tools to digitally capture images, process cheques in a paperless environment, increase efficiency and accuracy, and deliver a seamless customer experience across all channels and devices.

Newgen offers a variety of payment solutions, including:

- Cheque Truncation System (CTS)
- Signature Verification System
- Automated Clearing House
- Post Date Cheque Management System (PDCMS)
- Mobile Cheque Capture System

## ► Compliance and Reporting

Ensure compliance with various regulatory and internal requirements by leveraging Newgen's industry-specific solutions, built on our low code digital automation platform.

Automate compliance and reporting processes to increase visibility, guarantee data security, bridge operational silos, and stay future-ready.

Furthermore, Newgen's platform-based solution enables:

- FATCA compliance
- Adherence to the Common Reporting Standard (CRS)
- Wealth management reporting



# Why Newgen?

By partnering with Newgen, you can achieve a faster go-to-market, stay on top of regulations, and deliver a superior customer experience, all while establishing your institution as a connected bank.

Complete process  
**visibility and  
auditability**

**99%** improvement in  
quality and compliance

**90-95%** improvement  
in first time right  
processing

**80%** reduction in  
process TAT

**Transforming  
Financial  
Institutions  
Globally**

End-to-end **operational  
connectivity**

**50%** reduction in  
operational costs

**75%** increase in the  
tracking and monitoring of  
loan applications

**Increased efficiency** and  
faster response times







Through our partnership with Newgen, we've been able to implement various new designs and processes. We have empowered our employees to deliver the highest quality services. And, all of this adds up to a great customer experience, a robust customer retention program, and a great return on investment for our bank.

**Nancy Foster**

*Senior Vice President, Credit Administrator  
Bridgehampton National Bank*



Employees



Customers



Partners

**Business Applications**

Integration Ecosystem

Multi-experience UX

Intelligence, Automation, and Analytics

Low Code Application Development

Business Process Automation (OmniFlow iBPS)

Content (OmniDocs) + Communication Services (OmniOMS)

Cloud Deployment

**About Newgen**

Newgen is the leading provider of a unified digital transformation platform with native process automation, content services, and communication management capabilities. Globally, successful enterprises rely on Newgen's industry-recognized low code application platform to develop and deploy complex, content-driven, and customer-engaging business applications on the cloud. From onboarding to service requests, lending to underwriting, and for many more use cases across industries. Newgen unlocks simple with speed and agility.

**FOR SALES QUERY**

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