

BPM and ECM as Catalysts for Business Transformation

Bridging the People, Process And Content Divide



Enabling Transformation in Banking: Through Centralization and Process Automation

Centralization of Back Office Operations

Banks today need systems beyond core banking. For improving productivity, centralization of back offices is an imperative, where non-customer facing activities would be moved from branch to central back office. This ensures that most of the staff at branches is customer facing and performs value added services. Using BPM & ECM, banks can build centralized back offices and improve overall customer experience.

Digitization of Paper-based Processes

Digitization helps transform manual & paper-based processes across branches/Head Offices into electronic processes. This eliminates all error-prone and redundant activities like manual hand-offs, needless paper movement, repetition of checks and reviews and more system inputs than necessary.

Improve Process Visibility

Process automation leads to greater visibility and transparency across the organization. This can be achieved through real-time dashboards-empowering the enterprise to gain insights into the work in progress, user or process performance and KPIs, and thus optimizing process performance.

Enhance Customer Experience

Enhanced customer experience can be achieved by ensuring communications via customers' preferred channels and by enabling them to get access to the bank via multiple channels like mail, fax, SMS, phone, web portal etc. Customer on-boarding experience can be improved by leveraging alternative channels of communication using Newgen's CCM solution.

Meet Regulatory Compliances

Another important benefit offered by BPM/ECM, is the ability to adhere to all policy and regulatory compliances. Further it enforces adherence to the SOPs, SLAs and thus ensures consistency and process completion.

Retain Process Control While Outsourcing Selectively

Process Automation enables large organizations to outsource selectively and lets them retain control of the entire process. The BPM/ECM solution further enables them to outsource the non-core activities while maintaining visibility into outsourced transactions.

■ Figure 1

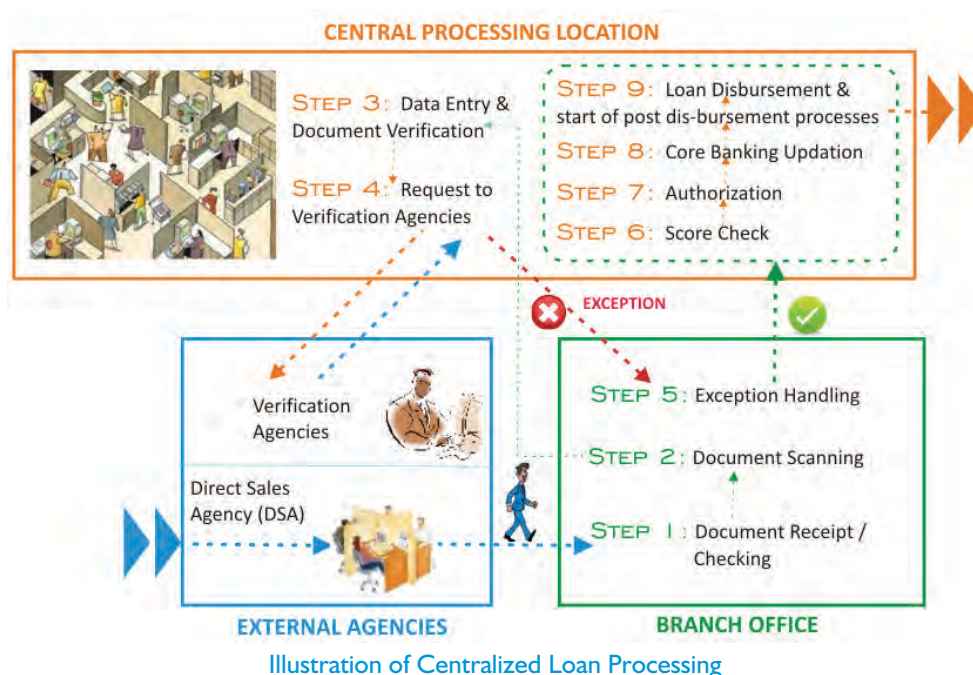







Figure 2: Newgen Solutions in Banking

Retail	A/c Opening & Maintenance, Term Deposit Services, Customer Services etc.
Payment & Settlement	Fund Transfer & Remittance, Forex Operations, PDC Operations etc.
Lending & Mortgage	Loan Origination, Loan Underwriting, Loan Servicing, Early Warning System etc.
Corporate/Commercial	LC Issuance & Amendment, Bills of Exchange, Shipment Credit etc.
Organizational	Audit/Operational Risk Management, Contracts Management, Corporate Finance, Vendor Services etc.
Credit Card & Third Party	Wealth Management & Depository, Security Trading, Credit Card Issuance etc.

Figure 3: Success Stories

Overview	Challenges	Benefits
Account Opening & Customer On-Boarding for a leading Indian Bank	Managing high transaction volumes High Turn-Around-Time (TAT) Monitoring of operational metrics	 Reduced TAT by 60%  Improved SLAs by 35%  Enhanced Employee Productivity by 41%
Loan Process Automation for a European Bank	Process was time consuming Systems running in silos	Automation across 250 branches Integration with core systems
Trade Finance Processes for a leading Bank in EMEA	Achieving business agility Faster change management	80+ processes automated
Customer Experience Management	Bulk Processing of requests Unified customer services	 Improved Customer Retention by 20%  Improved Process Efficiency by 30%

"We found the BPM platform very useful to align our business processes. It gives us the flexibility to amend the processes and improve them further."

- Abu Dhabi Commercial Bank

"... Newgen BPM solution has enabled us to fulfill our mandate of rapidly expanding our operations, within budgets, through centralized back-end credit risk processing and leaner branches. We have been able to automate and streamline processes including Personal Loans, Cards Processing, Mortgage, Account Opening and Auto Loans. Turn-around-time has been reduced by 50%, document handling cost has gone down by 80% and first-time-right processing has increased from 70 to 95%. Functionality for Fraud detection and Risk mitigation, Credit Risk score-card etc. have been in-built and have enabled us to manage risk and compliance effectively.."

- Alex Bank

To know more about Newgen's banking offerings, visit us at: http://www.newgensoft.com/solutions/banking_finance



Enabling Operational Excellence for SSCs: Through Standardization across Geographies, ERPs and Processes




SSC as a Center of Excellence

Businesses across the globe are embracing Shared Service Centers (SSCs) for reasons beyond labor arbitrage. The objective of SSCs has shifted from pure cost reduction to creation of a Center of Excellence that provides operational excellence, better service, compliance and uniform SOPs across disparate entities.

Figure 4: Challenges for SSC's

Challenges	Next Level Complexities
Multiple Geographies & Multiple Processes	Languages, Time Zones, Processes
Processing with Multiple ERP's & Peripheral Applications	Multiple ERPs Versions, Challenges in Data Uniformity and User experience
Moving to Next Best Practices	Productivity improvement & cost reduction aligning with and superseding industry benchmarks

Figure 5: Success Stories

Overview	Challenges	Benefits
Procure to Pay process automation	Standardization of processes across 19 countries in Europe and APAC regions	 Reduced TAT by 50% Consolidated Payment MIS Improved SLA Management
Centralization of F&A processes spanning 28 countries	Centralized processing of invoices with a multi-country implementation.	 Enhanced Productivity by 70%  Reduced TAT by 80%
Streamlining SSC operations across multiple geographies	Different ERP applications across business units Country-specific localized version requirements	Single platform for multiple processes, with multi-language interfaces, catering to 50+ countries Integration with multiple ERP packages

Newgen Solution

Owing to its extensive experience in SSCs, Newgen offers a true Shared Services Transformation Framework aligned with best practices and next practices. Newgen solution helps transform global Shared Services with flexible processing and change management framework, proactive service management, complete accountability and real time visibility.

The solution addresses the needs of various stakeholders across functions in an organization. CFOs gain with real time visibility of DSO/DPO reports with root cause analysis through drill-downs, whereas the Shared Services Heads no longer need to worry about SLA Management, Productivity Management, and handling multiple ERPs and geographies. Also, it relieves IT of managing multiple point solutions as the Newgen framework acts as panacea, providing a single platform for processes across Shared Services spanning functions like Finance, Procurement, Human Resource and IT.

"We chose Newgen solution over other international vendors because we needed a scalable solution that could be rolled out in a short period of time. Newgen's domain experience in Shared Services was also an advantage. With the deployment of the Newgen solution we can respond quickly to changing business requirements, take quicker decisions and enhance efficiencies, while leveraging existing systems."

- Astra Zeneca

To know more about Newgen's SSC offerings, visit us at: http://www.newgensoft.com/solutions/shared_service_center_ssc



Enabling Rapid Roll-out of Process Platforms for BPOs

ECM and BPM Solutions for BPOs

Newgen solutions enable BPOs to quickly configure and roll out new customer processes by allowing rapid modeling and customization of business processes. Newgen's BPM and ECM solutions enable quick implementation of transactional customer processes using image-based BPM platform that provides out-of-the-box desktop for coordinated image/data entry forms. The solution also provides enough flexibility to quickly accommodate process changes without compromising service levels.

Customization of Business Processes

Newgen solutions enable BPO's to quickly configure a single platform for a given process such as F&A, HR, Banking, Healthcare, and Insurance etc. that is easily adaptable for different customers through customization/parameterization. The solution also empowers them to build a Center of Excellence for long-term benefits.

Figure 6: Success Stories

Overview	Challenges	Benefits
Health Insurance Claims Processing for a leading BPO	Processing 20000 claims per day	Increased Productivity by 200% Claim Data capture accuracy 99.95%
HR Process Automation for one of the worlds top 4 offshore BPO	Automation of Employee Claims and Employee On-boarding process	HR Processing for 100,000 Employees Reduced TAT by 50%
Banking Process Automation for a pioneer in BPO operations	Automation of UK PO Savings fulfillment, Servicing and Credit Card fulfillment processes	4000+ Users
F&A Process Platform for a leading BPO	Automation of Procure to Pay, Records to Report and Sales Order to Cash processes	20+ customers using the F&A Platform

Meeting SLA Compliance

Standard Productivity reports and dashboards for business reports allows for Real-time visibility and enables adherence to SLA compliances, even when the process participants span multiple geographies.

Improving Process Visibility and Monitoring

Newgen BPMS platform allows BPO's to provide seamless participation to end-customer organization in the outsourced process by way of integrating their core system, routing exceptions and approval requests to customer personnel with end-to-end tracking and making monitoring dashboards available to them.

"Newgen offers a unified BPM solution that continues to stay one step ahead of the competition. With the deployment of the Newgen solution we can respond quickly to changing business requirements, automate and empower decision-making and create real time collaboration across the enterprise, while leveraging existing systems. The most remarkable advantage is the kind of reporting and visibility into our processes offered by Newgen BPM suite which enabled us to manage our Service Level Agreements (SLAs) in an efficient manner."

- Patni BPO

To know more about Newgen's BPO offerings, visit us at: http://www.newgensoft.com/solutions/business_process_outsourcing_bpo



Delivering Citizen Centric Services:

BPM and ECM for e-Governance

Today, Governments across the globe are keen to create the right governance and institutional mechanisms. They are therefore setting up core infrastructure and policies for implementing a number of e-Governance Projects at different levels. Creating a citizen-centric environment for governance is the single most important objective of all such e-Governance initiatives.

Successful e-Governance initiatives are focused at ensuring better services for the citizens by ensuring convenience, efficiency, transparency & reliability. Several major initiatives such as online application for registration, e-filing of returns, building approvals, waste management and health management in municipalities, etc., have been taken at different levels of governance to meet these objectives.

Newgen Solution

Newgen's ECM and BPM based solutions enable government agencies to transform their services and achieve high levels of citizen satisfaction, total compliance and reduced costs.

Key benefits of Newgen's solution for e-Governance include:

- Effective delivery of citizen centric services through automation of inter and intra department government processes
- Anywhere-anytime services through multiple outlets such as internet portals, over the counter, service outlets, kiosks etc.
- Improved transparency and visibility into processes through tracking, monitoring and real time dashboards
- Effective re-engineering of government processes by removal of redundant steps, automation of manual steps, parallel processing, centralization and integration with legacy systems
- Compliance through effective implementation of record management policies
- Ensuring authenticity of important documents through effective usage of digital signatures
- Secure, scalable, robust and proven platform to meets all current and future requirements

■ Figure 7:

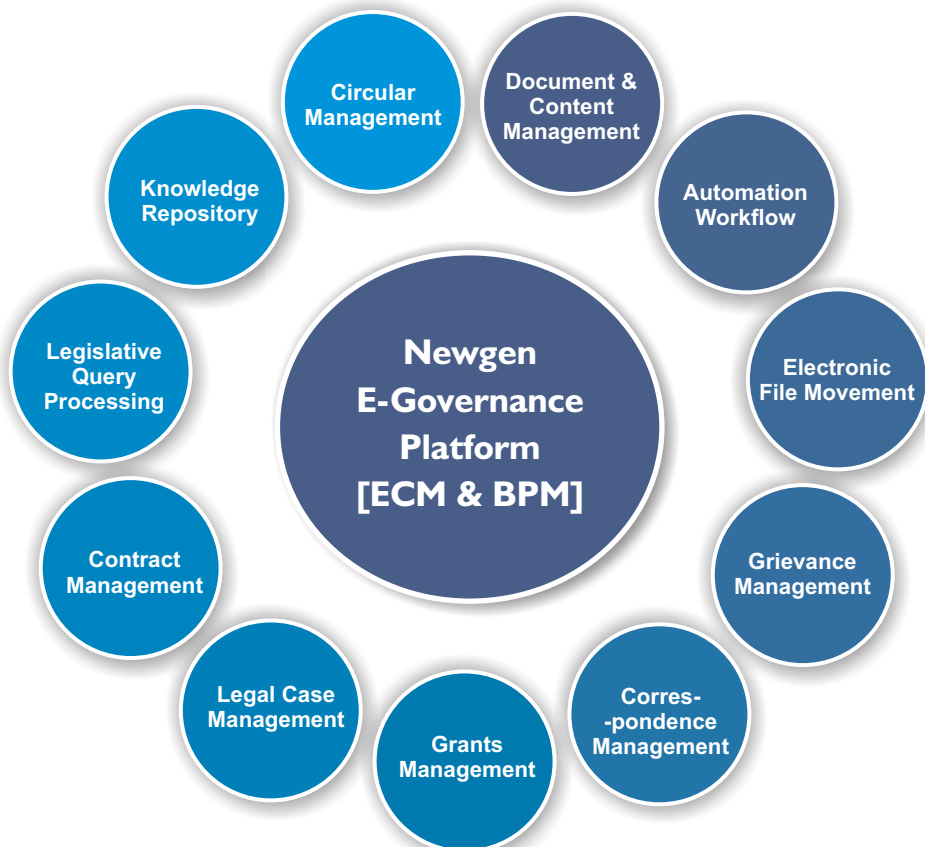


Figure 8: Success Stories

Overview	Challenges	Benefits
Automation of Receipt, Registration and Repayment of Tenancy Bonds for a large government organization in Australia	Entire registry system on a single platform to handle Lodgment, Claims and Payments Single interface for Staff, Agents, Landlords and Tenants	Faster delivery of services Transparent processing with a single interface for Staff, Agents, Landlords and Tenants
Enabling online availability of Financial Statements for a government department in APAC	To manage huge number of legacy as well as new documents and make them available online	Anywhere-anytime access to documents Effective de-risking and control of the process
Automation of office transactions for a large publicly funded industrial R&D organization	Lack of efficient tracking mechanism Dependency on the physical movement of documents	Reduced TAT by almost 60% due to automation Quick & easy search functionality
Knowledge Management Repository for a leading government department	Lack of a centralized repository Time-consuming retrieval of information Lack of visibility and control	Access to the right content at the right time Centralized collaboration and content storage ensuring better visibility and control

Our Achievements:

- Won 15+ prestigious government orders including Mission Mode Projects (MMPs) with in last 1 year
- Credited with one of the world's largest EDRMS implementation
- Helped several government agencies to transform business operations by re-engineering processes
- First company to provide technology, logistics and infrastructure know-how for voter ID cards to Indian citizens
- Newgen's BPM based solution for a prestigious government agency received CSI-Nihilent e-Governance award
- Newgen's Solution emerged as the Gold Award winner under Legal and Courts category at the 2011 Global Awards for Excellence in Adaptive Case Management (ACM)
- Newgen's CSIR implementation awarded the e-World Forum 2012 Award for the best e-Governance Initiative using New Age Technologies

To know more about Newgen's e-Governance offerings, visit us at: <http://www.newgensoft.com/solutions/government>



Comptroller and Auditor General of India
Supreme Audit Institution of India



भारत निर्वाचन आयोग
Election Commission of India



भारतीय वायु सेना
INDIAN AIR FORCE



Unique Identification Authority of India
Planning Commission, Government of India



Consultancy Development Centre
Autonomous Institution of DSIR, Ministry of Science & Technology



CSIR
Council of Scientific and Industrial Research



Transformation in Insurance:

Through Process Automation, Digitization and Customer Centric Communication

Today, insurance organizations are wary of their top-line and bottom-line performances. With shrinking margins, there are challenges for insurers to increase profitability, offer better services to retain customers and detect frauds (claims) early.

With more and more channels being introduced for business opportunities, the ability to acquire customers in short cycles, increase profitability through better underwriting, process claims faster within regulatory framework, manage operations through lean setup without adding flab, handle varied communication modes and maintain customer responsiveness is a key determinant of business success for insurance organizations.

Newgen enterprise BPM, ECM and CCM solutions enable insurance organizations to build and sustain competitive advantage by automating their business processes, managing enterprise content efficiently, facilitating better decision-making and personalizing customer communication.

Figure 9: Success Stories

Overview	Challenges	Benefits
World's Largest EDMS implementation for a leading Insurance company in India	Digitization of huge volumes of historical records Enabling anytime-anywhere service to customers	Over 7 billion documents for 250 million customer policies archived 25000 users across 2000+ branches
New Business & Policy Owner Servicing processes for a leading private insurance player	Burgeoning volume of transactions Dependency on physical movement of documents	<div> <div></div> <div>Increased volume of transactions by 300%</div> </div> <div> <div></div> <div>Reduced dependency on physical documents 100%</div> </div>
Automatic Data Extraction for a fast growing insurance company with a network of over 550 branches	Processing 40000 pages of insurance proposal forms per day	99.53% successful extraction with 95% accuracy

Newgen has proven expertise in quickly implementing comprehensive processes within assured time frames. Processes successfully automated by the company include:

- Customer Acquisition & Policy Issuance
- Policy Owner Servicing
- Claims Management
- Incentive & Commission Management
- Customer Query & Complaint Management
- Out-bound Correspondence Management

"The Newgen BPM solution allows us to closely monitor time frames, while efficiently handling burgeoning growth in number and complexity of customer requests. This has been possible due to the system's close integration with all other insurance applications."

- Max New York Life

To know more about Newgen's Insurance offerings, visit us at: <http://www.newgensoft.com/solutions/insurance>



Enabling Better Customer Experience: Through Smart and Targeted Communications

In today's competitive world, customer is the most important asset to an organization and it is pertinent to retain customers for sustainable growth. Smart and effective customer communication is the key to retaining existing customers and attracting new ones. The communication is expected to be highly personalized, one-on-one and over the preferred delivery channel.

Customer Communication Challenges

- Ineptness of Marketing Messages
Messages are generic and not targeted
- Promotional inserts are thrown without being read
Long rollout cycles for marketing campaigns
- Effective Cost Management
Cost of different statements for different products
Additional cost for each channel –web, email, print
Cost of promotional inserts
- Regulatory Compliance
Content and design consistency
Auditing of all activities
Archival and availability of historical communication
- Visibility of Process
Lack of end to end process visibility
Inability to monitor performance of marketing campaigns
Tracking bottlenecks cumbersome

Newgen's Customer Communication Management (CCM) Solution

Newgen's CCM solution helps businesses in transitioning to new generation customer communication while driving down costs.

Key Solution Features

- Designer tool for highly interactive and personalized communication
- Definition for static, variable and marketing content with corresponding business rules
- Data consolidation from multiple disparate systems
- Integration with the best of breed BPM and ECM platform providing:
Efficient workflow for statement creation, approval and distribution
Long term archival and on-demand availability of all transaction documents such as bank statements, utility bills etc.
- Comprehensive audit trail of activities from creation to archival
Business Activity Monitoring (BAM) for real time monitoring of the entire process
Rules engine for effective marketing messages on demographic & activity pattern
- Single platform for multi channel delivery - print, email, web and mobile
- Batch printing and secure electronic correspondence
- Delivery tracking across all channels
- Analytics for usage of different communication modes and viewership of marketing messages

Business Benefits

- Consolidation of Transactional Information
Better customer experience by having a single view of all customer engagements
- Customer Centric Inline Advertisement
Utilize prime paper space for personalized inline advertisements
Rule-based profiling and segmenting of customers
- Cost Savings
Consolidated output saves paper, printing and postage
Avoid wasteful and unread inserts
Reduced manpower for the entire process
- Improved Presentation
Communicate in customers preferred language
Adherence to corporate branding guidelines
Graphical analytic representation for taking informed decision
- Electronic and Multichannel Delivery
Failsafe and faster delivery of the correspondences through email and mobile
Tracking of bounced, undelivered, incorrect statements
Personalized messages over html body or attached pdf
- Better Compliance
Repository for archival and real time retrieval of transaction documents
Service duplicate statement requests effectively
Work flows for multi-level approvals
Content and design consistency
Anytime audit

To know more about Newgen's CCM offerings, visit us at:

http://www.newgensoft.com/products/customer_communication_management

Mobile Capture On-The-Go

ZapIn empowers business executives on the move to deliver prompt customer service

The primary challenge faced by field executives in delivering effective customer service, for e.g. in Customer On-Boarding, is getting paper from the point of initiation to the point of processing center. Typically the information gets captured on a physical application form. It then gets submitted to a branch from where it gets couriered to the processing center and then finally it gets processed. Improper filling, missing supporting documents and loss in transition add to the turn-around-time for the process. Capturing information at the point of customer contact and initiating its processing in real time is a challenge both in terms of time and cost.

Newgen Software has made a pioneering foray into Mobile Capture Technology to bridge this gap between service delivery timelines and customer expectations.

ZapIn – Newgen's Mobile Capture Application

Newgen has developed an innovative Mobile Capture Enterprise Application “ZapIn” that revolutionizes the way data gets captured. ZapIn is available both on Mobile phones and Tablets. Now a bank agent or officer can go to the customer's door step, acquire and submit Account opening or Loan Application or Credit Card form using Mobile/Tablet devices. Depending on the application, certain key fields can be entered and Images of Application Form, KYC Documents can be taken using the built-in camera and sent using a GPRS/3G connection to the back-office.

The key to the application is our advanced image processing that ensures high quality images and minimal size making it viable to be transferred over a GPRS/3G network. Further the application ensures First-Time-Right by enforcing business rules and logic so that all key information and documents are captured properly before the process gets initiated. ZapIn is a highly secure application as it encrypts all data that gets transferred over the network. Only registered Mobile/Tablet devices are allowed to communicate with the ZapIn server ensuring safety and security of customer information.

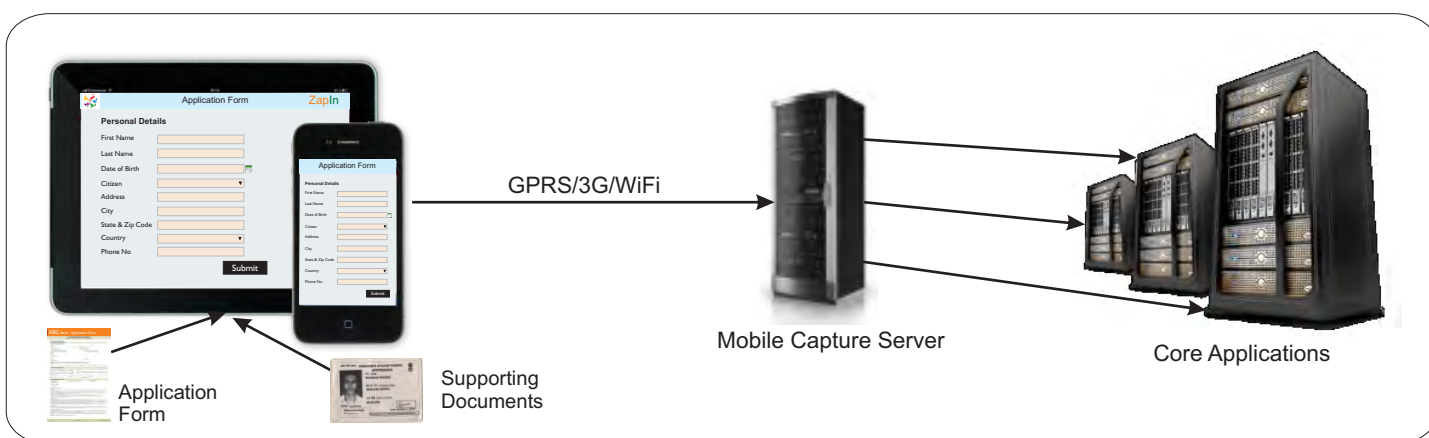


Figure 10: ZapIn Key benefits and Features

Key Benefits

- Drastic reduction in Business Process Cycle Time
- Customer Delight of getting serviced at point of contact
- Better Productivity
- Built-in rules to ensure First-Time-Right and no rework
- Secure Data and Documents
- Ensuring Compliance
- Cost Savings: No Scanning required, Reduced courier cost Duplicity and Storage Costs

Features

- Advanced imaging for: Capturing high quality application form and supporting document images, Creating highly compressed images for efficient network usage, Image enhancements, Barcode recognition
- Built-in checks and validations for key form fields
- Easy integration with third party applications
- User-Friendly and fully configurable Interface
- Data and Image Encryption
- Single/Bulk upload
- Available on Android/iOS

To know more about Newgen's ZapIn offerings, visit us at: http://www.newgensoft.com/products/mobile_capture_zapIn



Business Process Management Suite

OmniFlow is a platform-independent, scalable Business Process Management Suite (BPMS) that enables automation of organizational business processes. OmniFlow is designed to ease the creation, deployment, modification and management of Business Processes. Built using open technologies, it has seamless integration abilities allowing it to be introduced into any IT infrastructure.



Enterprise Content Management Suite

OmniDocs is an Enterprise Content Management (ECM) Suite for creating, capturing, managing, delivering and archiving large volumes of documents and content. OmniDocs manages Scanned Document Images, Electronic Documents and Emails as records. It also supports seamless integration with other enterprise applications.



Customer Communication Management

Newgen's Omni Output Management System (O2MS) delivers smarter & targeted communications for better customer experiences. It offers the capability of leveraging prime paper space for customer centric inline advertisement, consolidation across multiple products. It enables secure communication on improved templates with rich designs and graphical representation of analytics across multiple distribution channels. In addition easy archival & retrieval of correspondences for presentment & efficient customer request resolution is achieved using this enterprise application.



Enterprise Reports Management and Archival

OmniReports stores trillions of computer-generated output pages and reports in a highly compressed form. It has a high-speed ingestion process with simple interactive definitions, enables instant access to terabytes of reports independent of business application, and is fully searchable at field/row/page levels. OmniReports is ideal for sun-setting of business applications as well as optimizing core system performance by purging historical reports.



Production and Distributed Scanning Suite

OmniScan is a production and distribution software scanning for document image capture. It supports distributed scanning, image quality enhancement and delivery of documents to business systems.



Forms Processing Engine

OmniExtract is the data capturing solution which extracts business-critical information from image documents and forms. It can extract all possible kinds of information like Hand-printed/ Handwritten Characters, Optical Marks, Barcode, Machine-printed Characters and MICR Fonts.



Invoice Processing System

Newgen's Invoice Processing System, with automatic data verification and validation capability, is a solution for automatic data capture from semi-structured invoice documents. It also supports seamless integration with SAP and other ERP's.



Image-Based Check Clearing & Payment

Newgen's ChequeFlow is an image based Cheque Processing solution for inward and outward clearing. Advanced and highly configurable sub-systems for Automatic Signature Verification, FOREX Cheque Processing, PDC Management, ECS/ACH mandates, add-ons for Cheque Deposit Machine/ Kiosks.



Governance, Risk & Compliance

Compliance Manager is an integrated solution for Governance, Risk and Compliance that's geared to ensure compliance with standards, best practices and guidelines of various regulatory acts.



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.

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