

# Automation Landscape

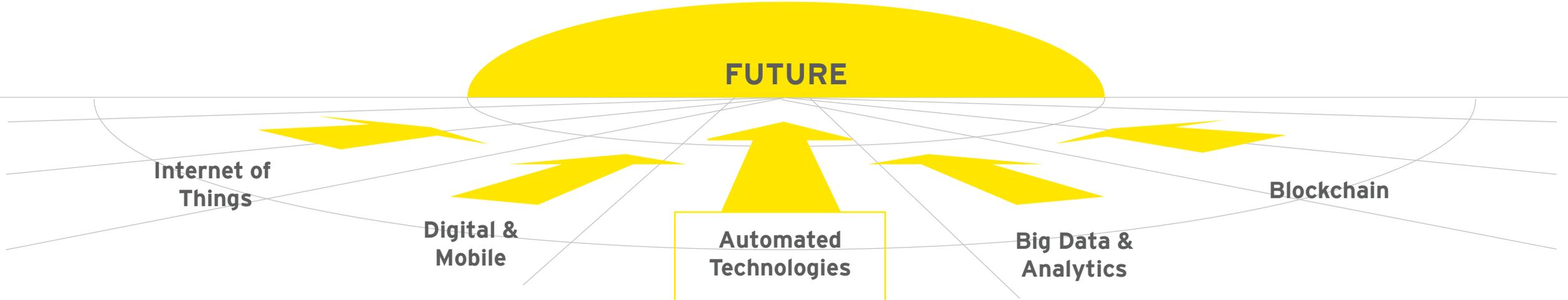
May 2018

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# A new operating model in financial services is emerging, leveraging a combination of automation, digital technologies and analytics



- 1 Transformation**

Disruptive technologies have already started to permeate across all financial services industries

They will drive organizations that best adopt them towards sustainable profits
- 2 Automated technologies are here to stay**

Some peers have already commenced their automation journey and are moving towards advanced adoption
- 3 Adopt and prosper**

Implementing automation faster and more broadly than peers allows competitive advantage

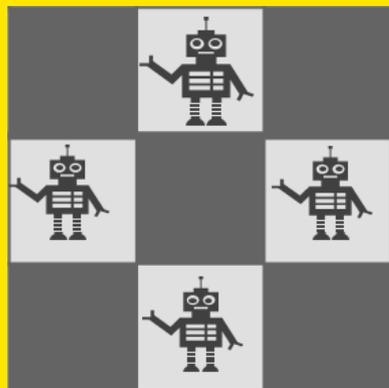
Implementing with control and scale allows sustained capability and benefits

# While cost savings are creating the initial appeal, other drivers are presenting opportunity for value generation

## Low risk non-invasive technology

- Overlaid on existing systems and integrated with existing data
- Minimized disruption to IT strategy and architecture
- Simple rule based tasks
- Scalable with more sophisticated algorithms and machine-learning functions

RPA can “fill the gaps” between existing systems



### Accuracy

Double digit reductions in error rates



### Consistency

Identical processes and tasks, eliminating output variations



### Cost Savings

Multiple opportunities for value generation



### Right shoring

Geographical independence reduces need to offshore jobs while still delivering cost savings



### Productivity

Freed up human resources for higher value-added tasks



### Opportunity focused

RPA can be focused on only those areas where significant opportunity exists. Does not require enterprise adoption



### Reliability

No sick days, services are provided 365 days a year



### Audit trail

Fully maintained logs essential for compliance



### Retention

Shifts human effort toward more stimulating tasks



### Scalability

Instant ramp up and down to match demand peaks and troughs



### ROI

Typical automation projects include multiple functional “pilots” but the program is completed in 9 to 12 months with an ROI < 1 year

# Several different capabilities exist across the automation spectrum



Traditional Application Automation



Business Process Management (BPM)



Robotic Process Automation (RPA)



Cognitive Intelligence



Artificial Intelligence

Support humans

Elevate humans

Act like a human

See like a human

Learn like a human

Think like a human

Feel like a human

## Key Qualities to Evaluate for Automation Strategies



Desktop Oriented



Unattended



Digitized



Analog



Deterministic



Reasoning

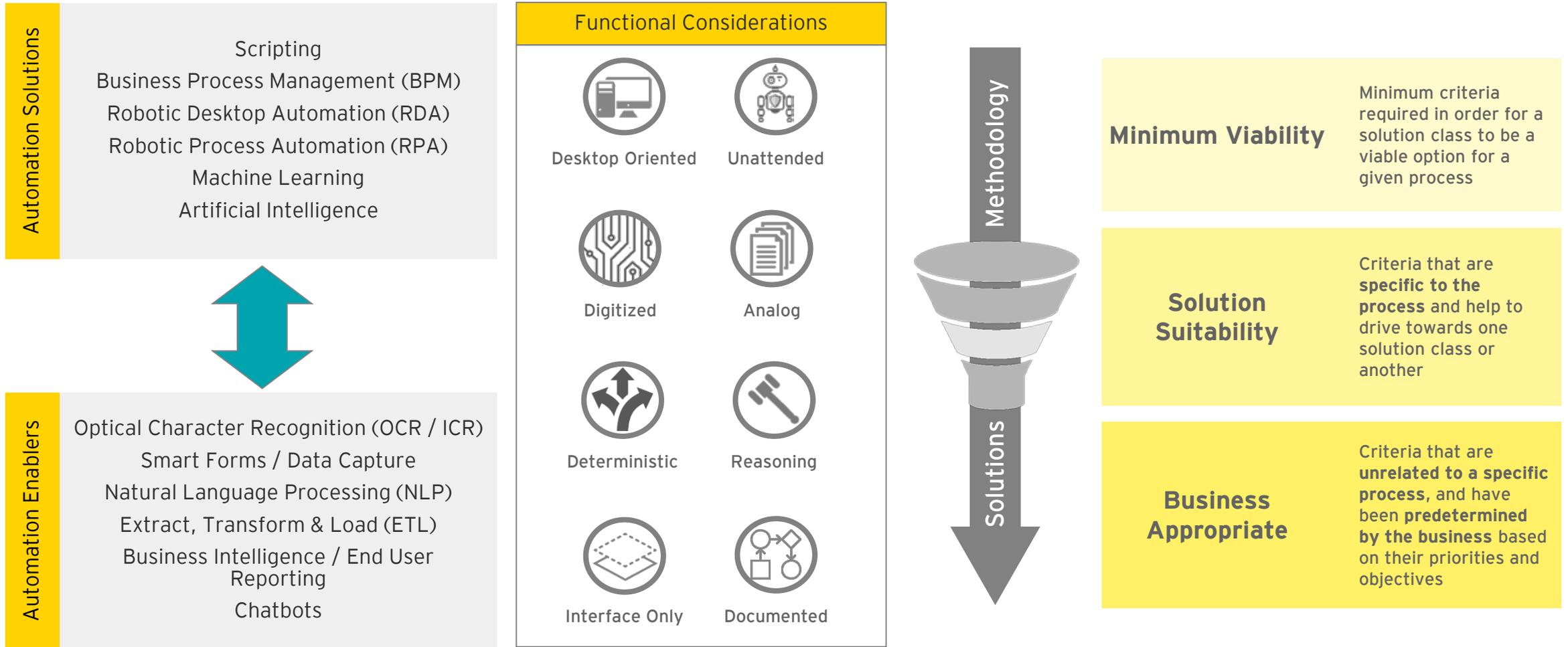


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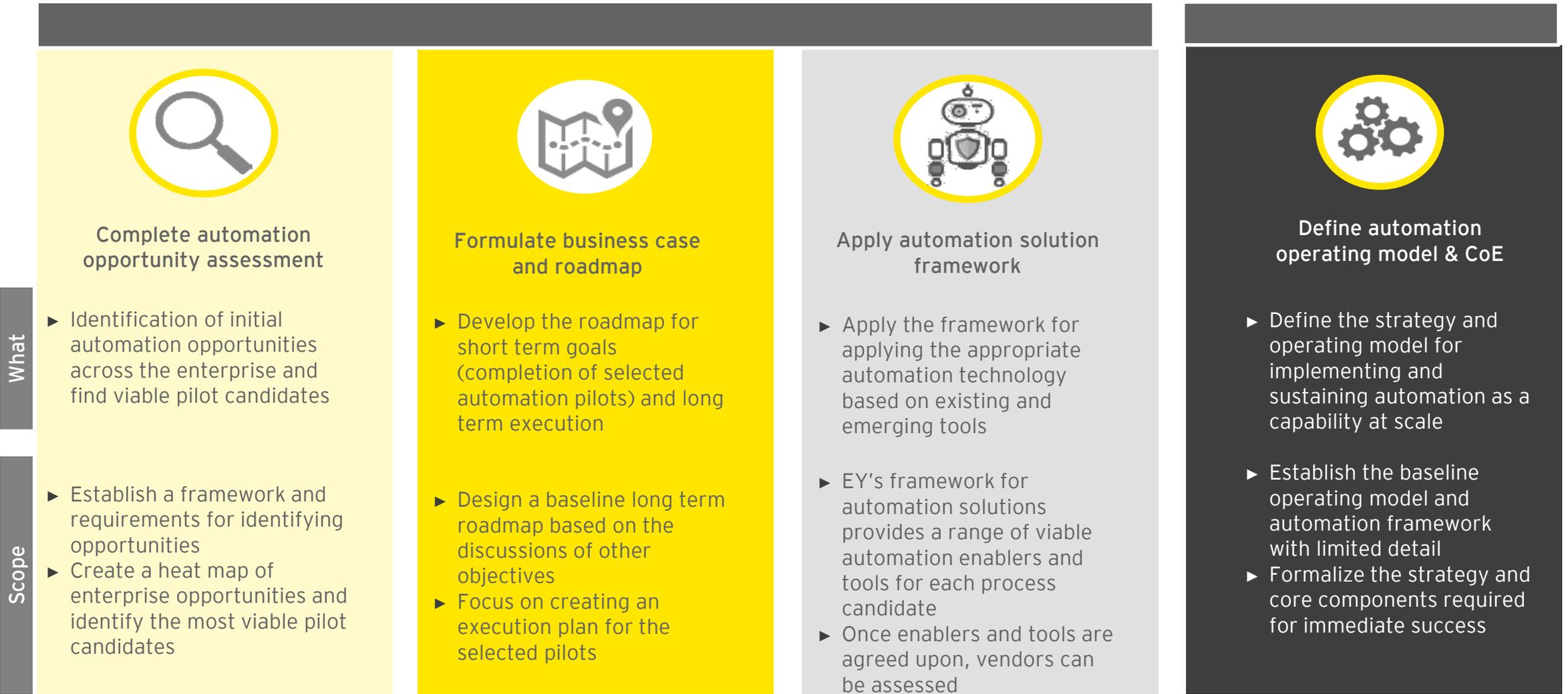
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# There is a spectrum of technology that supports automation solutions



# Establishing a successful automation program

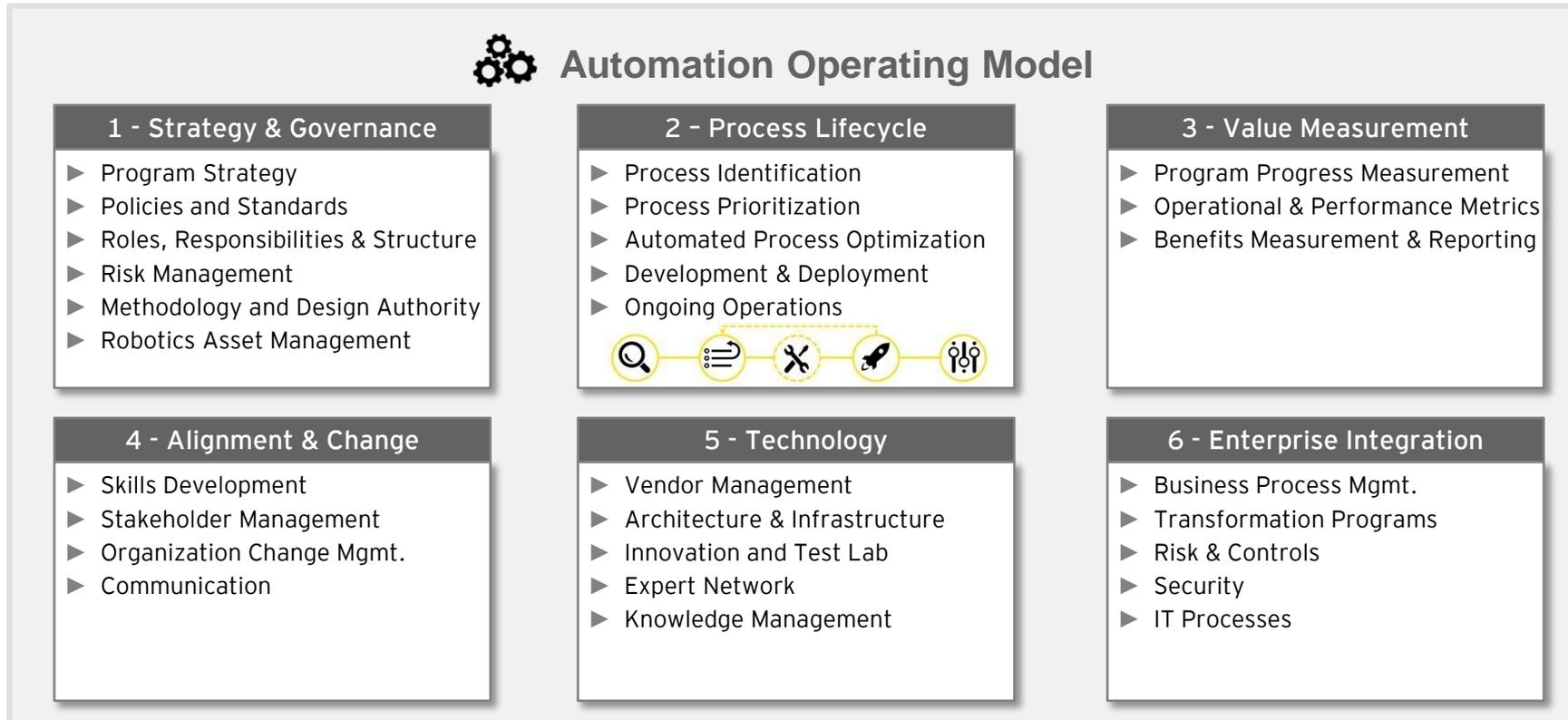
Four core building blocks for successful implementation of a project



# Automation Program Overview

## Key components of an Enterprise Center of Excellence

In addition to Lifecycle Processes, the following six supporting components and their subcomponents are **critical to doing automation right**. Deploying this model enables **consistent execution and delivery** as it scales enterprise wide.



# Summary of use cases by stage in lifecycle

Transformation opportunities exist in every stage of the credit lifecycle individually and as a whole

