

# HCL BPO - Your Partner For Success

## Banking BPO Capability

Banking & Financial services have been our major focus area. Using a value-based multi service approach and deep domain expertise in focused verticals, HCL helps the leading global financial services firms, manage risk, comply with regulations, enhance product features, and manage transformational challenges while driving efficiency and improving service levels.

### Highlights

- Multi services approach with an integrated technology, BPO and Infrastructure service offering
- Proven expertise in managing large multi-service engagements
- 10+ years of association with one of the world's largest investment bank, handling more than 120 projects, 200 processes, and 850 applications
- Mix of offsite, nearshore and offshore operations in Contact Center and BPO enabling greater probability of risk mitigation and smooth transition
- Pioneers in providing highly efficient, reliable and secured services for the global financial giants
- Extensive knowledge and experience in the financial service sector accompanied with the technology know-how to

provide comprehensive services tailored according to the business requirements

- 'Centers of Excellence' in the functional areas of Core Banking, Cards, Private Banking, Lending & Mortgages, Treasury & Cash, Trade Finance, Multi-Channel, Research and Analytics, Institutional Trading, Exchanges & Settlements and Investment Management and Investment Services
- India's largest outsourced facility for a Global Investment Bank, providing technology, operations, and infrastructure services

Business Intelligence to make fast and reliable decisions on competitive strategies right from identifying the Market Segments till the point of customer preference and attitude. With varied experience in financial services industry HCL helps its clients gain valuable information from data using various analysis techniques.

This sphere of Business Process Outsourcing offers cost effective and customized process enhancement solutions catering to specific requirements. In the prevailing technological and business conditions, these benefits lead to increased competitive advantage.

The Banking and Financial Service practice in HCL BPO is built on domain competencies spanning Retail, Mortgage, Cards and Asset Management and caters to the IT and operational needs of some of the largest financial services organizations in the world.

### Why choose to outsource?

- **Be at the 'Top' of your game**
- **Focus on your core competencies**
- **Concentrate resources on business development and enhancements**
- **Identify new revenue streams**

## HCL BPO's Solution

HCL can provide you with solutions to:

- **Differentiate yourself in the crowded marketplace by providing best-of-class services and benefits**
- **Deepen your relationship with customers by offering them personalized and secured services**
- **Improve competitive advantage by gaining intellectual capital and skill set**
- **Achieve overall operational efficiency and cost effectiveness**

### Retail Banking

- Account Opening & Processing
- Account Information Capture
- Check Clearing
- Check Payment Reconciliation
- Statement Processing
- ATM Reconciliation
- MIS

### Asset Management

- Account Creation & Maintenance
- Transfers & Additions
- Dividend & Brokerage Payments
- MIS Reporting
- Fund Administration
- Fund Accounting & Valuation
- Net Asset Value
- Calculation & Reporting

### Front-Office Operations

- Inbound Campaign Management
- Outbound Telemarketing
- Account Queries
- Problem Resolution

### Mortgage

- Origination
- Verification Processing
- Account Management
- Disbursals & Collections
- Payment Reconciliation
- Pre-closure, Closure & Post-closure
- MIS

### Cards

- Application Screening
- Card Issuance
- Customer Account Management
- Limit Enhancements
- Accounting
- Payment Reconciliation
- MIS

**These highly defined building blocks of practice comprising domain experts and technical architects are ably supported by strong solution teams.**



# WHY HCL?

- Strong Customer Focus - Experience in setting up consolidated Global Shared Services center for several key Clients
- Innovative Business Models - Exceptional provenance of structuring and successfully nurturing diverse and innovative models of engagement
- Strong Domain Expertise in Collections- Collections is one of the key horizontal service lines where HCL has considerable demonstratable experience
- Savings – Assured Savings through result orientation, governance, process efficiencies
- Operational Excellence - Our commitment for delivering the highest quality of resources and empowered work teams
- Robust Transition Methodology - Our proprietary ARMOR methodology provides with a process, tool-set and templates to dramatically decrease the time to transition to delivery cycle for an implementation

## The HCL Advantage

- **Entrepreneurial spirit**
- **Offshoring expertise**
- **Verticalization**
- **Partnerships and alliances**
- **Process expertise**
- **Robust frameworks**
- **Access to intellectual capital**

### Did you know!

- **HCL is the First Indian BPO to be COPC certified for Collection Processes**
- **HCL runs the largest BPO telecom engagement in India**
- **HCL ranks 3rd globally for Highest Client Satisfaction - The Black Book of Outsourcing**
- **HCL is the largest BPO service provider in Northern Ireland**
- **HCL rated among the Top 10 global service providers - Gartner**

## Case Studies

### Case Study I

#### Client

- Subsidiary of UK's biggest player in the residential property market
- Client is a third party intermediary providing conveyancing services to a host of lenders in the remortgage space

#### Areas of Engagement

- Mortgage Transaction Processing
- Surveying & Property Valuation
- Property Finance
- Conveyancing

#### Solution

- Indexing of documents to the matter
- Transposition of data from document to remortgage matter in the Case Management Application
- Processing legal and financial documentation
- Reviewing legal and financial documentation
- Validating legal and financial documentation
- Queries and Title Searches

#### Results

- New product from a global delivery platform
- 80% reduction in Client's price as offered to lender
- 53% reduction in average handling time in seven months through automation & continuous process enhancement
- In-house MIS tool developed which helped in higher control
- HCL-Staff with high domain expertise: SIM Search, Leasehold, title Document Review
- Consistently achieved over 98% quality metrics
- Initial Phase: 98.14%; Current: 99.57%

### Case Study II

#### Client

- USA's Leading Fortune 100 Retail conglomerates and operates over 850 apparel and departmental stores

#### Area of Engagement

- Credit Card Account Servicing
- Processing and Collections
- Inbound/ Outbound Campaigns

#### Solution

- Provide customer with timely and accurate information
- Reduced delinquencies through analytics and metric management
- Increase debt collection
- Reduced operational cost and scale to global operations faster
- Improved quality and operational efficiency
- Improve customer satisfaction

#### Results

- Achieved collection targets as specified in the SLAs
- Achieved high customer experience score and in quality of customer calls
- Succeeded in maintaining high customer satisfaction levels which increased by 75%
- Improved accuracy and operational efficiency with quality levels maintained at 99%

### HCL Technologies Limited - BPO Services

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