

At times of Social Distancing and Lockdowns, Scotiabank gets closer to the customers

COVID-19 has caused unprecedented challenges to people, industries and companies across the globe. Through effective leverage of [digital technology investments](#) over the last 5 years, Scotiabank has risen to the occasion by quickly adapting to ensure support to the customers in times of need.

Working closely with customers, regulators, and government officials in a collaborative fashion, Scotiabank and Tech Mahindra project teams executed agile delivery sprints for rapid rollout of Smart Automation solutions including effective leverage of Pega technology. The processes were enabled for seamless end to end fulfilment regardless of whether the request was initiated from the contact center, branch representative, online channel or a mobile app.



The relationship with TechM has always been exceptional, and has only improved during these times of crisis. While we have always relied on TechM's consistent and high quality delivery we were frankly blown away by the way this partnership was able to fast-track relief programs for the bank's constituent groups. The TechM teams adapted to our new pace easily, worked tirelessly and were even able to suggest ways that accelerated our program delivery—really exceptional work. This relationship is truly foundational for the bank, and I look forward to seeing what new and exciting things we can do together next!”

- Andrew Szabo, Vice President, Enterprise Productivity

Team in action



Realtime dashboards, Cross channel experience, Case Management, Bots and several Digital capabilities were leveraged to support and scale Scotiabank Business Operations teams effectively, during the crisis.



“Intelligence Automation leveraging Pega Technologies has helped us with improved time to market of the solutions and thereby enabling customer focus & competitiveness for Scotiabank during current health crisis. Scotiabank’s investment in digital and automation has positioned them well in responding super-fast to customer needs”

- Raj Kosuri, Delivery Head BFS, Tech Mahindra (Canada)

Some views of Smart Automation in action



Some of the key COVID-19 solution launches include but not limited to:

Mortgage Deferral Process solution rolled out in 5 days' time!

Eligible Customer Requests for Mortgage Payment Deferral coming from different channels were validated and processed by the bots. The Bots (Virtual Workforce equivalent to 317 employees) processed over 120,000 requests within the first week of launch. This initiative was an integrated team effort comprising Scotiabank Smart Automation COE, Operations, Analytics, IT&S & Branch Customer Experience teams.

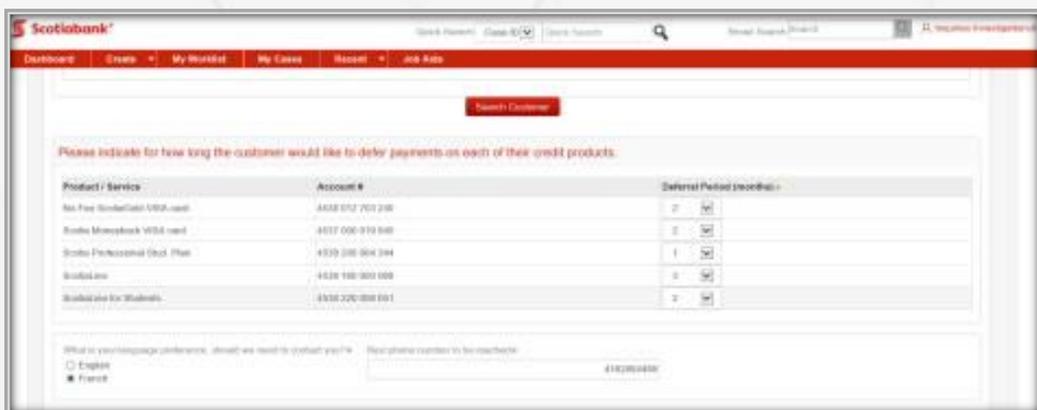
Government Cheques Direct Deposit Enrollment & CEWS Process, rolled out in 3 days

Payments Canada requested the top Canadian banks to enable customers to enroll for direct deposits to get their Canada Emergency Response Benefit payments. Within 3 days, various Scotiabank technology teams including Smart Automation were able to deliver an end-to-end solution. Scotiabank was the first bank to successfully send the Direct Deposit file to CRA. Customer direct deposit enrollments have been enabled through Scotia Online, Mobile & Branch channels. Since the solution was launched, over 200,000 retail direct deposit enrollment were sent to CRA for fund distribution. As part of Canadian Employment Wage Subsidy relief program, over 4000 businesses were enrolled for direct deposits in the first two days.

Payment Deferral Request enablement for Branch network

Leveraging Pega's DPA capabilities, the Smart Automation technology team was able to create the ability for the branch network to submit Mortgage, Credit Card and Line of Credit deferrals. Robotic virtual workforce participating in the business process, ensured fulfillment of the requests at scale.

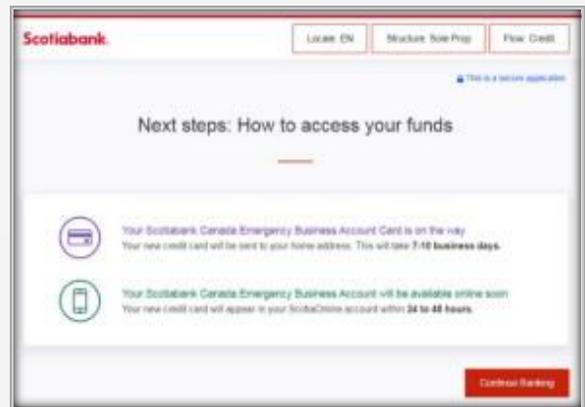
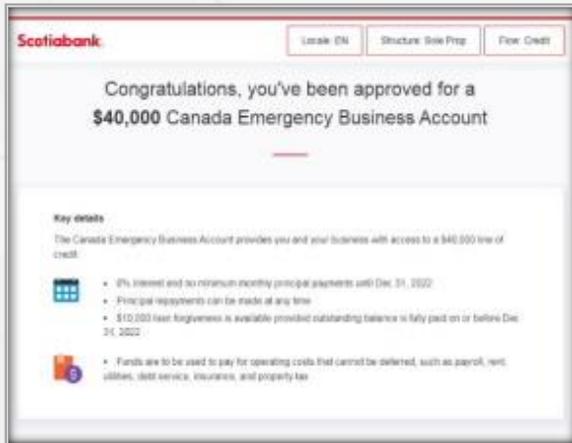
Payment Deferral Request process



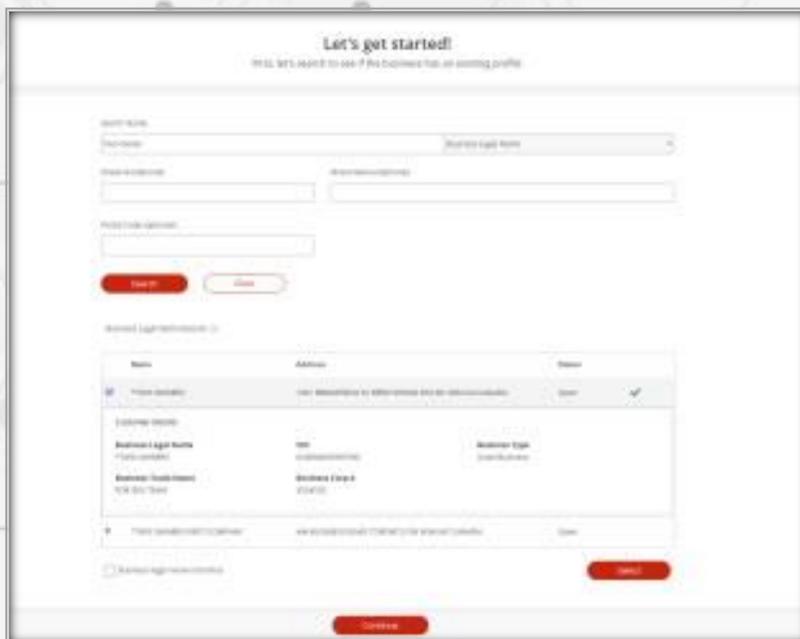
Canada Emergency Business Account (CEBA) application process for Small business owners, rolled out in 10 days

On March 27, Prime Minister Trudeau announced additional measures to support businesses. Scotiabank, together with other leaders in the banking community, has been consulting with the government on these measures and is now offering Canada Emergency Business Account for qualifying small business customers. The Scotia Smart Automation COE created a robotic virtual workforce to complete the Setup and Funding of the new loan (CEBA) accounts. This resulted in small business customers receiving their loans faster.

Scotia Online Channel Interface of customers



Branch / Contact Center Assisted View



In addition to the solutions for customers, Scotiabank has also rolled out COVID-19 solutions for Employee Safety and Support. One such innovative solution involved the leverage of AI and Text Analytics integration with Scotia Survey system to identify cases for Operational Health and Safety attention and support.

About Pegasystems

“Pegasystems Inc. is the leader in software for customer engagement and operational excellence. Pega’s adaptive, cloud-architected software – built on its unified Pega Platform™ – empowers people to rapidly deploy and easily extend and change applications to meet strategic business needs. Over its 35-year history, Pega has delivered award-winning capabilities in CRM and digital process automation (DPA) powered by advanced artificial intelligence and robotic automation, to help the world’s leading brands achieve breakthrough business results. For more information on Pegasystems (NASDAQ: PEGA) visit www.pegacom.com.”

About Scotiabank

Scotiabank is a leading bank in the Americas. Guided by our purpose: “for every future,” we help our customers, their families and their communities achieve success through a broad range of advice, products and services, including personal and commercial banking, wealth management and private banking, corporate and investment banking, and capital markets. With a team of approximately 100,000 employees and assets of approximately \$1.2 trillion (as at January 31, 2020), Scotiabank trades on the Toronto Stock Exchange (TSX: BNS) and New York Stock Exchange (NYSE: BNS).

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