Tech
Mahindra
BUSINESS PROCESS SERVICES

TRANSFORMING FINANCIAL SERVICES WITH INNOVATIVE SOLUTIONS

Tech Mahindra provides transformative and innovative solutions across the leading names in Banking Financial Services (BFS) in Americas, Europe, Australia, Middle East and ROW. Our team of highly skilled hybrid workforce of humans + bots and expert consultants services the end to end BFS landscape while consistently staying updated with the changing regulations while ensuring compliance with performance.

750+ EXPERTS	**7500+** ASSOCIATES	**200+** CLIENTS	**28+** LOCATIONS

Tech Mahindra Banking Solutions

Asset & Wealth Mgmt.	Lending	Investment Banking	Retail Banking	Card & Payments

TECH MAHINDRA BANKING SOLUTIONS AND SERVICES

- Banking Portfolio Optimization
- Consulting
- Digital Transformation Solutions
- RPA & AI Enabled Solutions
- Blockchain
- Analytics
- Enhanced Customer Experience
- Operations Support
- KYC as a Service

ASSET & WEALTH MANAGEMENT

- Middle Office
- Core Operations
- Product Control

Solutions & Services Offered*
- Consulting
- Transformation & Automation
- 24X7 coverage
- Nearshore and offshoring

LENDING & INVESTMENT

- Lending
- Investment

Solutions & Services Offered*
- BPO & Customer service
- Collection & Recoveries
- Digital Transformation & Platform
- Analytics & Insights
- Complaints & Remediation
- Quality Control & Compliance

RETAIL BANKING, CARDS & PAYMENTS

- Retail | Wholesale | Prepaid
- Credit Cards | Corporate Cards
- Merchant Acquiring | Client Onboarding

Solutions & Services Offered*
- Analytics
- Customer Journey Optimization
- Data privacy & KYC
- End-to-end automation
- Fraud management

*Solutions and services mentioned above are only the key offerings from our exhaustive portfolio of services for BFS.

KYC as a Service

TechM KYC Remediation program enables clients to develop a holistic understanding of KYC, AML and transaction monitoring problems to deploy leading edge solutions which is made possible by our in-house + partner led Nxt Gen solution. Our AI enabled AML screening and transaction monitoring partner platform is a sophisticated enterprise ecosystem technology platform that is capable of providing an integrated real-time view of business, risk, operations and compliance.

THE PROGRAM SUCCESS IS ENABLED BY:

- Ensuring KYC due diligence reviews are undertaken to the required quality and detail on a timely basis
- Performing research via internal and external sources, gather and analyse documentation in accordance with regulatory and KYC requirements
- Enabling interpretation of AML policy into KYC Operational procedures and fulfilment of monitoring and maintenance of KYC framework standards
- Driving "Right First Time" performance and provide feedback to support maintain and improving standards

Business Transformation

## CONSULTING AND LEAN DESIGN THINKING AND PROCESS MINING

Tech Mahindra offers Consulting and Lean Design Thinking and Process Mining as standalone and bundled offerings under Business Transformation Services to help our clients on their digital strategy road map to meet their business outcomes more effectively.

Consulting

Our rich Consulting offerings include 750+ Consultants, SME and Domain Specialists in Capital Markets, Wealth, Banking and Risk.

Lean Design Thinking and Process Mining

Organizations can achieve improved efficiency, productivity, process accuracy, and complete visibility with the help of intelligent automation and Process Mining. We leverage our consulting capabilities to focus on lead metrics while keeping an eye on lag metrics by implementing Lean Design Thinking coupled with our automated process mining capabilities using our collaboration with our partner alliance eco-system.
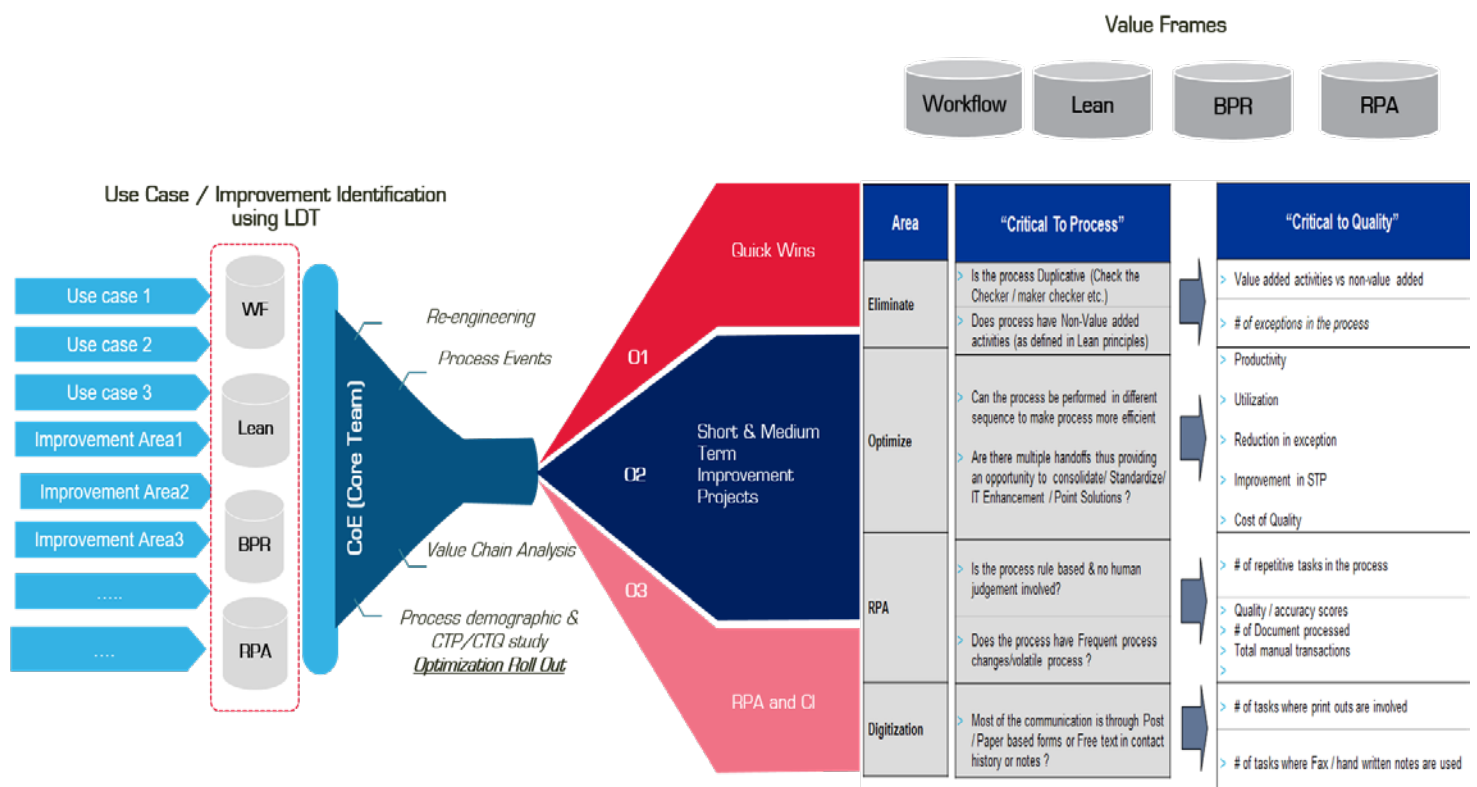
Digital Solutions for BFS

Tech Mahindra's digital transformation capabilities improve customer experience and drive further the operational efficiencies of BFS businesses through our wide array of solution offerings including RPA, Analytics, Blockchain, AI etc.

Enhanced Customer Experience

A customized suite of solutions powered by insights driven Analytics, Automation and Process Optimization to enhance CX at every customer touch point.

EXPERIENCE DESIGN
Research strategy, vision, innovation, service design, journey design, CX, UX and EX

5 — OPERATIONAL EXCELLENCE
1 — PROCESS
2 — OMNI CHANNEL
3 — ROBOTICS AUTOMATION
4 — ACTIONABLE ANALYTICS

01 Operational due diligence, process improvement, process re-engineering

02 Omni channel layer, Nxt Gen channels, visual IVR, chatbots, voice bots

03 Robotic process automation, cognitive computingt

04 Customer analytics, speech text analytics, predictive analytics

05 Expertise in operations, training and change built over more than a decade in customer management

Key Offering:

Voice Bot Capability

An army of bots coming together to create an omni-channel workforce of virtual assistants. The voice bots function 24/7 giving you an enhanced CX and reduced cost to serve.

- VOICE BOT SUPPORT
- IN-APP CHATBOT
- 24/7 WEB SUPPORT
- 24/7 SOCIAL MEDIA CHATBOT
- 'ALWAYS ON' SERVICES

Robotic Process Automation

We adopt the AQT methodology (Automation, Quality & Time) to curate solutions that are autonomous & cognitive.

- Process Analysis
- Feasibility & Estimation
- Script Devlopment
- Testing
- Operational run (BAU)

Analytics and BI Capabilities

Analytics helps banks monitor, control and predict threats to their organizations. TechM Nxt Gen Analytics offers solutions for Risk Analytics, Customer Experience, Smart Reporting and Operational optimization.

CUSTOMER ANALYTICS

- Customer lifetime valuation Customer profitability dashboard
- Customer segmentation
- Trigger based cross sell

RISK ANALYTICS & COMPLIANCE

- Credit risk prediction
- Fraud Analytics
- Risk based collections
- Basel compliance regulatory disclosures

PORTFOLIO ANALYTICS

- Portfolio performance analysis
- Mortgage portfolio analytics
- Predict credit losses
- Credit scoring

MARKETING ANALYTICS

- Search engine optimization
- Social media listening for brand equity
- Marketing mix model
- Customer retention through targeted offers

Artificial Intelligence & Machine Learning

Tech Mahindra offers flexible engagement models for Consulting Services, Design Thinking, SI and Managed Services for improved Advisor Productivity and enhancing CX.

Consulting

- Transformation due diligence
- Defining success factors
- Data evaluation
- Business process impact

AI Platform Selections

- Mapping strategy to existing AI platforms
- Related adapters and services
- Skill evaluation
- Bidirectional road map assessment

Implementation Services

- AI solutions
- Data scientist services
- Data related services (cleansing, forward looking data design strategies)
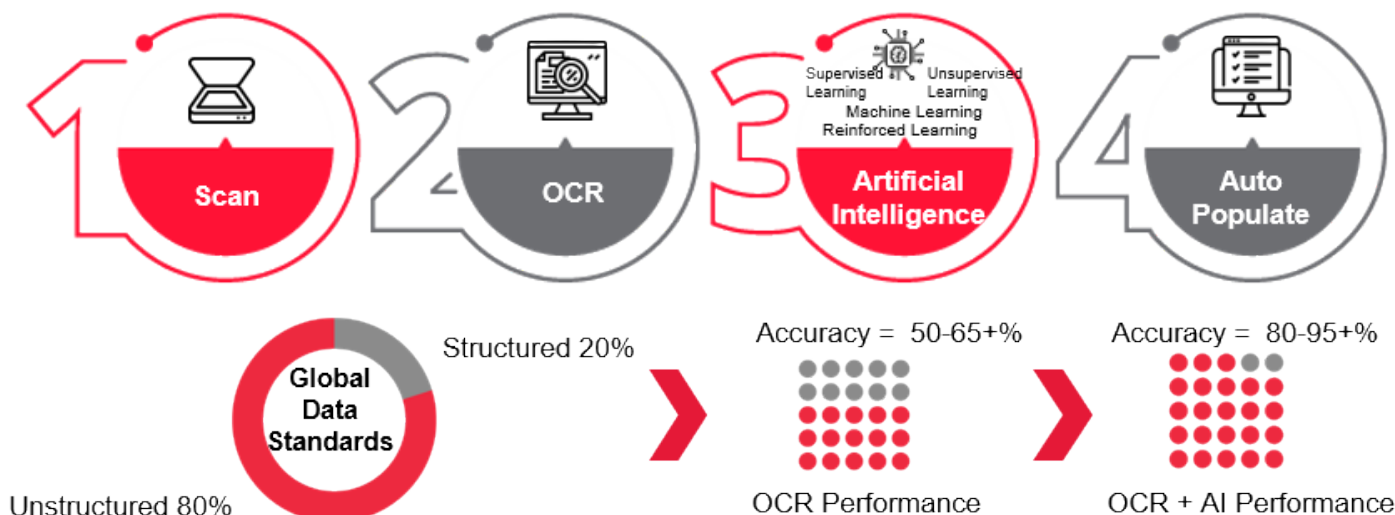
Operations

- Continuous machine learning strategies
- Knowledge services
- Process design and documentation

Key Offerings:

We offer AI-powered data extraction solution for high-precision accuracy for structured and unstructured formats. Highlights: Advanced / custom anomaly detection for compliance, reporting 100% accurate data exceptions with indicative identification and exceptions management (custom UI - zero touch).

1 Scan

2 OCR

3 Artificial Intelligence
- Supervised Learning
- Unsupervised Learning
- Machine Learning
- Reinforced Learning

4 Auto Populate

Global Data Standards
Structured 20%
Unstructured 80%

Accuracy = 50-65+%
OCR Performance

Accuracy = 80-95+%
OCR + AI Performance

AI based Reconciliation platform

Tech Mahindra offers comprehensive suite of software modules offering front to back data control and validation through AI enabled solutions. It can quickly detect issues for any transaction and business process before they create exceptions or faulty regulatory reporting.

Overall Recon Experience → Data Capture And Validation → Break dentification → Basic Investigation & Break Allocation → Detailed Investigation / Resolutiona → Risk Reporting
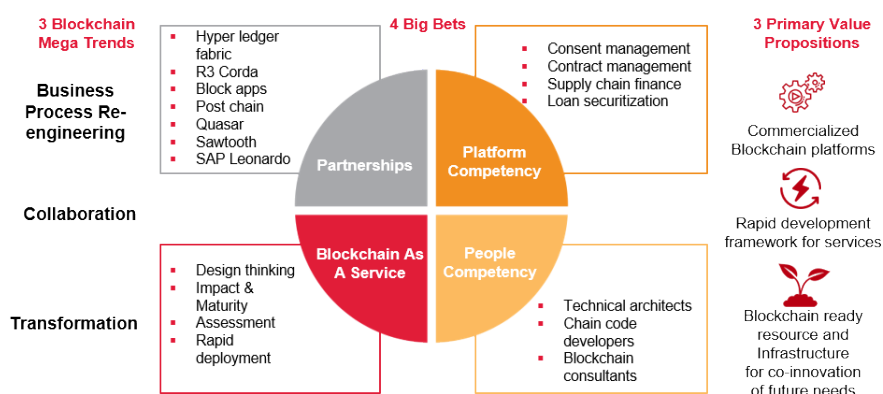
Blockchain Capability

Tech Mahindra's blockchain venture began in 2016, much earlier than most tech biggies in this space. Our offering give the clients an early mover advantage of at least 2 years compared to competition. Our three major offerings for clients as below

PLATFORM AS A SERVICE   PROFESSIONAL SERVICES   SYSTEM INTEGRATION

Approach & Key Value Propositions

3 Blockchain Mega Trends

Business Process Re-engineering

Collaboration

Transformation

- Hyper ledger fabric
- R3 Corda
- Block apps
- Post chain
- Quasar
- Sawtooth
- SAP Leonardo

Partnerships

Platform Competency

Blockchain As A Service

People Competency

4 Big Bets

- Consent management
- Contract management
- Supply chain finance
- Loan securitization

- Design thinking
- Impact & Maturity Assessment
- Rapid deployment

- Technical architects
- Chain code developers
- Blockchain consultants

3 Primary Value Propositions

Commercialized Blockchain platforms

Rapid development framework for services

Blockchain ready resource and Infrastructure for co-innovation of future needs

Value Delivered to our clients

- Reduction of up to 60% in effort by back office staff via Platform + BPO solution resulting in reduced cost
- Reduction of up to 50% in turnaround time (TAT) while maintaining accuracy.
- Cost savings of 10%-40% by automation (RPA / IPA and AI), process reengineering & best practices
- Flexibility & Innovation in Engagement models and willingness to invest in relationships
- Flexible pricing models encompassing transaction, risk-reward and profit-sharing based models

Our Success Stories

AI powered Data Transformation for a leading US Based Financial Corporation (Auto Lending)

- 90% Labour Reduction
- 97% Data Accuracy
- 100% Accurate Anomaly Detection
- Application approval time reduced from 48 hours to 30 minutes

Account Reconciliation and Reporting for a Tier 1 Global Custody Bank

- Time taken for process completion reduced by 60%
- 66% increase in operational efficiency
- Improved reporting accuracy to regulators by 50%

Account On-boarding Automation via RPA for a Leading African Financial Services Group

- 80% reduction in FTEs
- 332% gain in productivity
- 100% Accuracy consistently
- Faster deployment using a Agile methodology discrete non-functional and functional features in shorter cycles

For more information, write to us at: