



# Modernising financial services through automation

BBD has contributed to a Pan-African commercial bank modernisation programme, providing innovation through a customised orchestration platform.

## Objectives

- Automation of payment instructions, account transfers and collections between new digital front-end and multiple banking accounting systems (Finacle and SAP)
- Implementation of process controls and exception management
- Adherence to compliance and local regulations per country

## Benefits

- Single orchestration order management platform for multiple countries with custom configurations
- Ability to scale without increased cost
- Improved service to client channels through significantly shorter turnaround times

## Overview of the solution

BBD's long-standing partnership has enabled the bank to become increasingly agile in its offering to its customers across multiple African countries, saving time and operational costs while improving local compliance obligations in these regions. The programme delivers measurable business value through the ability to customise configurations for local markets.

The modernisation programme provided automated key processes that boost productivity and cost efficiencies, allowing the client to focus on value-adding activities. It also offers the client the opportunity to scale to additional countries without increased cost.

To ensure business continuity of the client's operations, the solutions were implemented in a highly available 24/7/365 real-time mode.

## Approach

The programme focused on organisational systems and processes which provide a platform for sustainable banking innovation through the below initiatives.

- Design of the technical architecture for the modernised payment processing programme, together with a roadmap focusing on modernised technical solutions. This aimed to deliver significant business value, while leveraging existing technology investments where feasible
- Implementation of Vanguard, BBD's business automation processor and its Quick Start processes. This message-oriented middleware switch functions as an orchestration engine that communicates with various systems in the client environment. These include core banking systems as well as more modern risk and credit vetting systems. Functionality provided by Vanguard spans client onboarding, card issuing, current and savings account as well as the supporting document processing
- Analysis, design and development of management information system reporting to provide detailed daily operational metrics and statistics

This overall approach has led to excellent metric reporting, an quality of service to the client's customers, consistent first time resolution of issues and significant cost saving.

Although this was a demanding project, we utilised our co-shoring solutions to quickly scale to the required distributed teams comprising software engineers and business analysts.

## Quick Start Processes

Because many of the processes that needed to be automated were very similar, we used our Quick Start processes to quickly kick off the project. Processes in the Quick Start pack include:

- EFT push payments on-us and off-us
- Country-specific product rules
- Inter-account transfers
- Collections

The above processes were automated in a sequential, sequential time-based, and non-sequential time-based implementations to provide flexibility when processing customer payment transactions.

## Impact of BBD's partnership

BBD's use of Vanguard and its Quick Start processes for this solution allowed the client to become increasingly responsive to their customers' demand for customised services relevant to their local markets.

## Get in touch

If you'd like to engage with us, we'd love to hear from you.

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