

CASE STUDY OF

ROBOTIC PROCESS AUTOMATION

Largest Credit Card Service provided in KSA

The Client is a leading Global Premium Credit Card services company in Kingdom of Saudi Arabia and headquartered in USA with Revenue of 30 Billion US\$. The organisation has been rated as 22nd best Brand in the World and employee's 50000 people around the Globe.

Business Challenge

- 👉 Merchants getting paid using Client credit cards were made to send the file received from the credit card terminal to their FTP site, which then took 24 hours to process into their system and get validated and sent to the financial system to get approved. This process would take at least three days after which the merchant would finally get the payment.
- 👉 The company used to run a 24x7 operations with an eight member team.
- 👉 Automation was missing and led to time consuming manual operations.



Technology Backdrop



FTP systems



File servers.



Core credit card processing system



SAP finance systems



Regular line printers.

- We used the SIPOC model to automate the entire transaction.
- As soon as the FTP file came in, we uploaded it through the polling program directly to the processing system.
- We triggered the validation exercise within the processing system, after which the file was transferred back to the finance system.
- The entire process which took three to four days was fixed and made to be done in one day.
- Automated the entire statement procedure which included automatically collecting and generating the statement and emailing the statements pdf file.
- The generated statements and emails were further archived in a document management system for easy audit trail and verification.

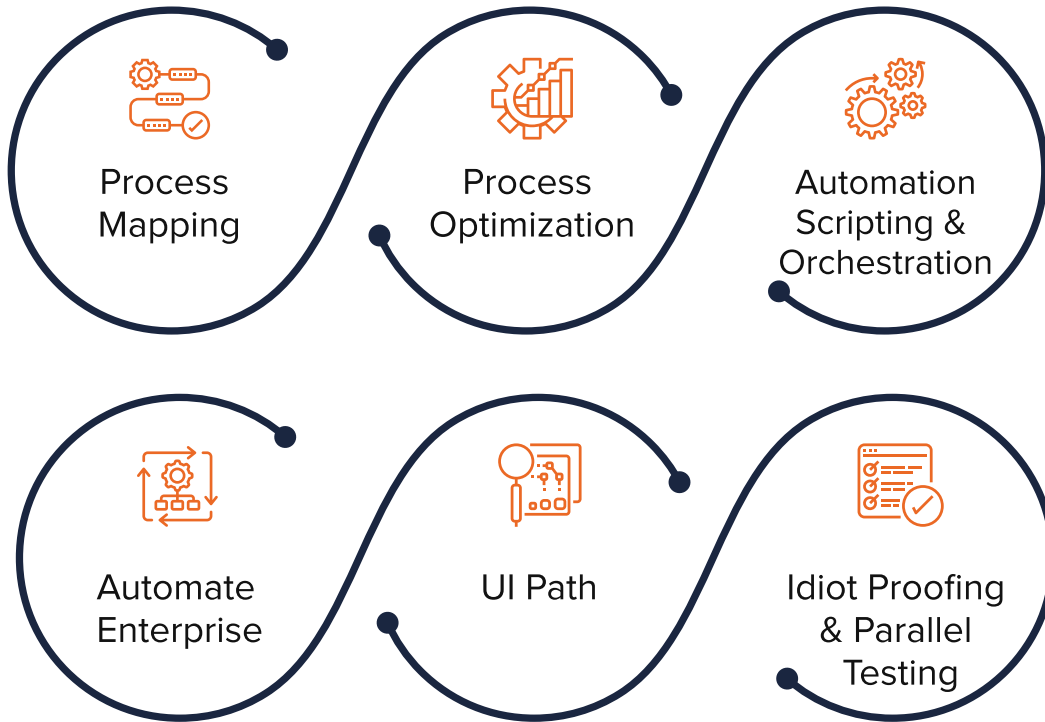
Execution

- 👉 Prepared an entire process mapping between various different systems to create a critical path of processes.
- 👉 Optimized processes by eliminating the non-valued parts to make the processes leaner.
- 👉 Used Automate Enterprise 10 to configure and implement the entire file processing and printing of the required transactions without changing any of the existing system's functionality and processing.
- 👉 Carried out high degrees of parallel testing to ensure that the Automation is not introducing more problems and bugs into the processing as that would create a cascade of problems.
- 👉 Fool-proofed the entire system by creating voice mail based alerts wherever there were any exceptions to the processing. If the automation chain was to break the system sends voice mail alerts to the IT support team which could in turn quickly resolve the issue manually on an exception basis.

Data Points

- Entire 8 person team was re-deployed over a period of three months.
- The entire processing is now done by just a one person team.
- The project was completed in less than SAR 300k riyals over a period of six months and saved over a million riyals of cost.
- Created payment efficiency, which was reduced from three to four days to 36 hours maximum.
- Resulted in merchant banker acquisition of 25% over six months because of faster payment cycles by American Express.
- Reduced overhead of paper, printing and manual postage of sending statements.
- 98% of the credit card statements are now sent automatically as E-statements.
- Reduced overhead of paper, printing and manual postage of sending statements.
- This in turn helped the green initiative.
- More than 17,000 transactions were automated on a daily basis.
- Reduced the entire cycle time efficiency from more than two days to 8 hours of actual processing time.

Capability & Competency



For more information
Contact: info@skill-mine.com
Visit us: skill-mine.com



India | KSA | UK | USA