zensar

Banking on **Experience**

How Zensar is best suited to help Banking and Financial Institutions in transforming their end user experience

Brochure

For customers of today's Financial products and service
their experience is as personal as their money is. As sec
a Financial Institution and the customer is, therefore, a
comfort of a good experience is as important for the cu
knowing that their money is in safe hands.

At Zensar, we understand the personal nature of Bankir
full-stack Digital services company, but we place a pren
various Banking sectors as well as other Financial servic
Markets and Mortgages and Lending. Our CX and UX e
Johannesburg and New York have worked with some of
Institutions in the world, helping them with Experience
But we don't stop there. Our engineers and architects a
multi-modal and multi-device experiences through soft
data analytics, AI and the latest modern applications te

No wonder then that top Banks and Insurance Carriers
their Experience Design and Delivery partner. They ban
to deliver superior business outcomes and long-term cu

We have worked with some of the marquee logos in the Banking and Financial Services industry

Our work with top players in the industry spans across a range of services that include Digital Channels and Experience Design, Application Development, Application Maintenance and Support, Infra, Modernisation, Cloud and Support, Digital Engineering, Digital Assurance, Regulatory and Compliance, IT Modernisation, Digital Banking.

The key impact we have delivered through our work so far are:

4th	oldest bank of the world is run by us	**40%**	of payments in Africa handled by us
30+	financial institutions rely on us for experience design	**$350M**	cost savings through Digital Transformation

Our comprehensive offerings across the Financial Services landscape

$180+ M	Annual revenue

40+	Number of active clients

1800+	Strong workforce

Banking
- Core Banking
- Private Banking
- Treasury and Trade Finance
- Risk and Compliance

Payments
- Digital Payments
- Cards
- Open Banking
- Domestic and Cross-border
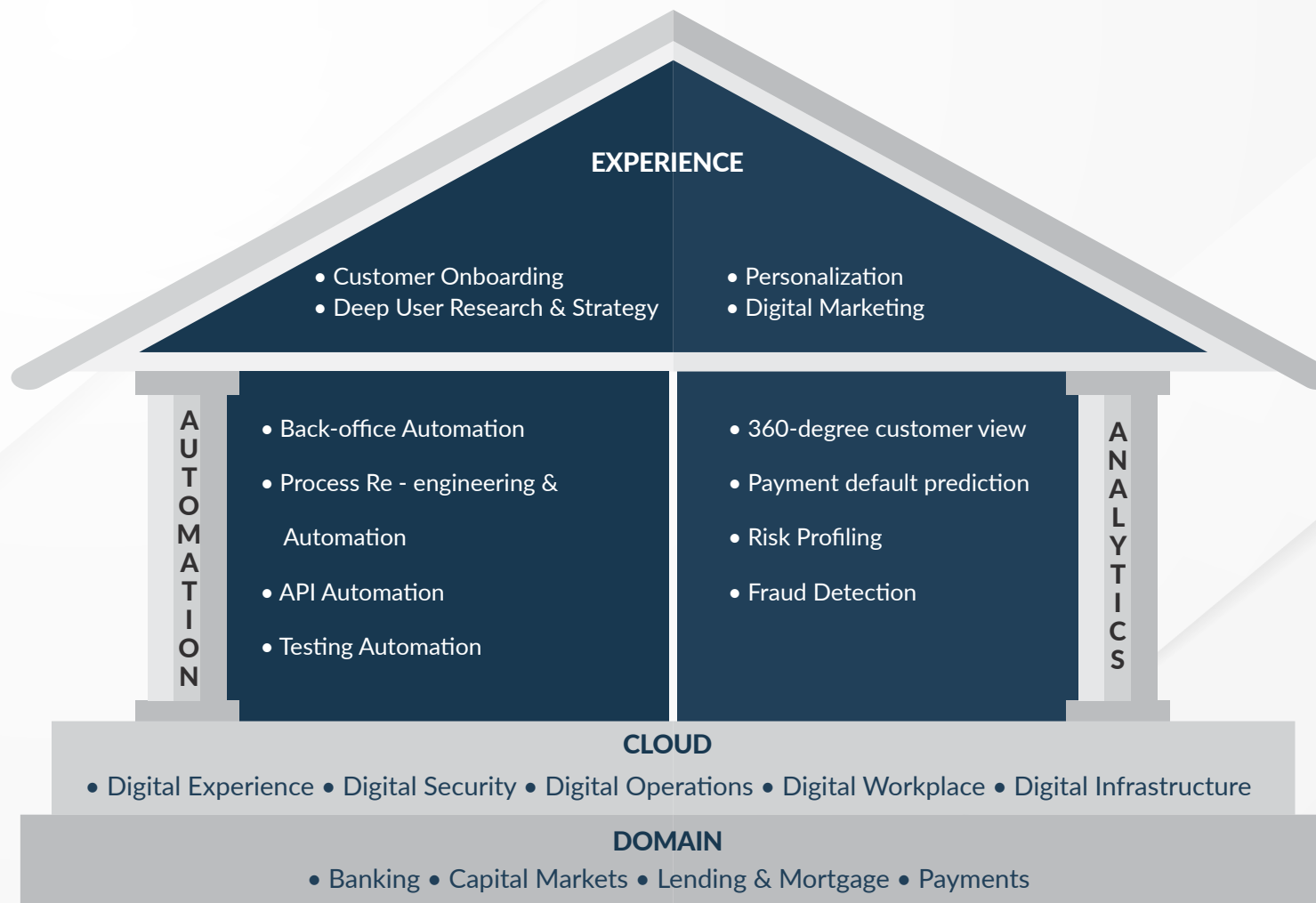- Frauds and Reporting

Capital Markets
- Asset Management
- Wealth Management
- Fund Processing and Administration
- Compliance and Reporting

Mortgage & Lending
- Loan origination channels
- Loan application management
- Credit investigation
- Loan structuring
- Loan creation and funding

Key tenets of our value propositio

EXPERIENCE

- Customer Onboarding
- Deep User Research & Strategy

- Personalization
- Digital Marketing

AUTOMATION

- Back-office Automation
- Process Re - engineering & Automation
- API Automation
- Testing Automation

ANALYTICS

- 360-degree customer view
- Payment default prediction
- Risk Profiling
- Fraud Detection

CLOUD

• Digital Experience • Digital Security • Digital Operations • Digital Workplace • Digital Infrastructure

DOMAIN

• Banking • Capital Markets • Lending & Mortgage • Payments

EXPERIENCE

Deliver unparalleled Experience

Banks and Financial Institutions, over the years, have been shifting their focus away from rationalizing product offerings and towards delivering cohesive, simple, and personalized customer experience. The experience that customers are seeking from financial institutions has evolved t include integration of banking activities across multiple channels, personalized service, and recognition of prior transaction history.

Zensar's Digital Experience Services offers AI-enabled experience where the primary touch points are customers, partners and employees. We achieve this through our key capabilities listed below.

Digital Experience Platform
Voice enabled navigation, AI-based personalization

Omnichannel BOT Platform
NLP based Conversational AI, Vision AI for Automation

Ruptive Platform
World's first Human Experience Innovation Platform

Research, Strategy & Creatives
Experience Research, Digital Strategy, UI/UD Design, Content and Asset Creation (Powered by Foolproof and Indigo Slate)

Employee Engagement Services
Human Experience, HR Digital, Engagement, Operate, Manage and Partner offerings

Post Sales Experience Services
Aftersales engagement, Cross/ Upsell, Voice of Customer, Brand Advocacy

Digital Channel Services
Digital Frontend, Content lifecycle, Migration and Upgrades, Mobility, Websites, Portals, Exponential experience source

Digital Marketing Services
MarTech implementations, Personalization, Content and Campaign Marketing, Channel Analytics

Enterprise Experience Services
Community, Collaboration and CIS, Aftersales engagement, Cross/ Upsell, Brand Advocacy

Success story: We worked with the client to create an Experience led Banking for its customers

- We helped the client develop the Fast Balance app for the Apple Watch. It was a first for the bank in using wearable technology to deliver banking services to its customers

- Foolproof worked closely with the client in pursuing a comprehensive redevelopment of its global consumer facing digital touchpoints including mobile, desktop, RM engagement and ATM

- Established best practice in the development of the global online banking and investment interface (both online and mobile app) for all digital devices

- Shaped online sales messaging and maximized conversion funnels

| Multi- ountry insights for the upgrade of the client's online solution, or 60 countries | Global insights helped to resolve important experience design challenges |

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ANALYTICS and
AUTOMATION

Drive business growth through an insight-led approach to Banking using **Advanced Analytics and Automation**

Robotic Process Automation (RPA) and Advanced Analytics have revolutionized the banking industry. RPA has enabled employees to spend their time on more complex tasks while artificial intelligence technology handles back-end operations. Beyond the basic data analytics support required for the optimal performance of their core functional areas, Analytics provides banks with more marketing muscle. An insight-led approach not only helps Banks and Financial Services institutions in differentiating themselves and gain the competitive edge, but also understand their customer needs deeply to be able to provide them a personalized banking experience.

Zensar provides a combination of technologies like Automation, AI-ML, and Analytics for businesses to be able to create solutions that drive resilience and growth in the long term. Our strong partnership network has been instrumental in creating success stories for our Banking and Financial Services customers.

Our Analytics solutions include **ZenConvo** - Chatbot based on conversation analytics and **ZenAnalytica** – Application that provides search-based visualization and augmented analytics.

Partnerships

Google | Microsoft Azure | aws | AUTOMATION ANYWHERE | PEGA

Jacada | &techforce.ai | WorkFusion | ORACLE | blueprism

Success story: We helped the client achieve improved accuracy of operations through Automation and RPA framework

- DevOps implementation and support in testing, release and deployment processes

- Provided automation of Business processes for recurring tickets and data fixes in dual shore agile model with overlap of 12 hours

- Service Desk Plus (Zensar's Solution) and JIRA (Kanban) to resolve issues faster by ensuring correct tickets allocation

- Introduced and successfully implemented Transactional pricing model, RPA framework - Drop and Drag Framework, TOGA Switch (Take Off Go Around), Testing framework

- API Automation – API Driven solution to automate Taxation process for on-time submission of Tax Reports to SARS eliminating penalties

Accuracy improved to 99.5% from 75% for BPO; 100% accuracy on RPA and 6X faster than normal RPA bots	70%. Reduc on in number of defects	30% Cost saving of through dual shore model

Success story: We helped the client reduce costs using Advanced Analytic pla orms

- Built solution on the MS Azure platform with the different levels of data security – Services Level, User Level and Data Level

- Business critical KPIs were identified for different asset class across all exchange in SA

- Power BI visualization used to create Insights through Trend analysis, Forecast reports, Time series and Business Modeling

- Managed Services Model used for project execution helping the client in Controlled - Predictable spending and prevent worries about scope and outcome

88%
Reduc on in storage cost

99%
Improvement in performance & Accuracy of reports

50%
**Reduc on in total cost of ownership**

LEGACY MODERNIZATION and CLOUD

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Strengthen your infrastructure using our Legacy Modernization and Cloud Services

Changing consumer expectations and emerging technologies, call for banks and financial services institutions to operate on a strong digital foundation. An increased cybersecurity threat is driving the market as for banks; this threat is particularly imposing as breached data exposes opportunity for immediate and future theft. The cloud computing provides a very high level of data protection, especially for sensitive data that includes customer information.

Zensar's Digital Experience Services offers AI-enabled experience where the primary touch points are customers, partners and employees. We achieve this through our key capabilities listed below.

We have deep experience in Legacy Modernization Services across industry domains. With 1500+ person years of total experience in legacy systems and modernization and 500+ associates, who have 10+ average years of experience, our Legacy Modernization services among the best.
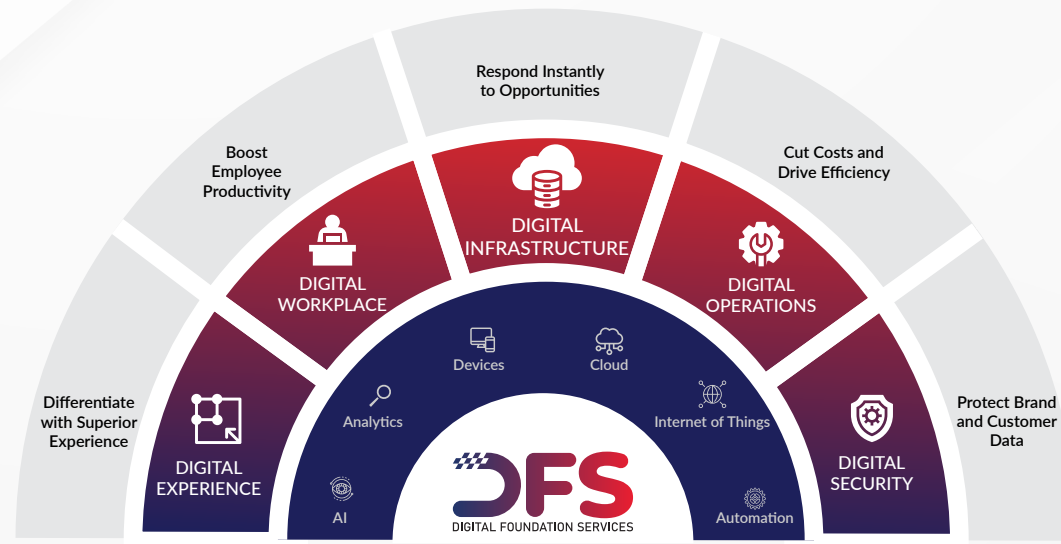
20+
years in Modernization

30+
Customers

50+
Solutions and Services

Success story: Our work with the client resulted in higher end user satis acti n using our Digital Workplace Soluti ns

- Implemented Aternity application to monitor the end-user experience and proactively identify issues by analyzing application usage, application launch time, and crashes

- Helped identify, validate, and compare performance trends of applications, devices, and end-users through Aternity monitoring agent's detailed performance analysis

- Established a shift-left approach to help transition the incident handling methodology from a reactive break-fix to a proactive self-help and self-heal model

- Improved return on investment (ROI) by identifying unused or over-licensed software and aligning license expenditures to actual usage

20% **Reduc on in L1 incidents**	**Reduced downtime or business critica application**	**Higher end-user sati facti n with reduced boot & login tim**

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Why we are best suited to be your Digital Transformation partne

- **$3 Bn**

  A RPG enterprises company; RPG is a leading multi-national Industrial conglomerate

- **100% Digital**

  Internal Processes and Employee Adoption

- **70%+**

  Revenues from Forbes Global 2000 firms, Partner to some of World's best known organisations
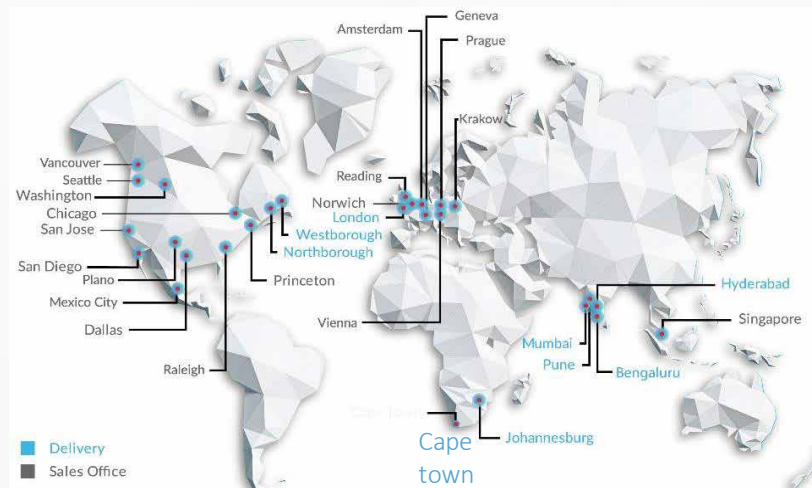
  We are a 'Living Digital' organization with a Global Presence we have 25+ offices located across North America, UK and Europe, Asia and Africa

- **55+ years**

  Listed on a major Stock Exchange : Among world's first five Tech companies of such a pedigree

- **$50 Bn**

  APAX Portfolio Company
  [APAX is a large Global Private Equity firm]

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We have garnered significant industry recognitio

- Zensar recognized in **ISG Provider Lens™** Digital Business Solutions and Service Partners U.S. 2019-20

- Zensar mentioned in the Competitive Landscape: Robotic Process Automation Service Providers 2019, by **Gartner**

- Zensar has been mentioned as Innovator in **Avasant's RadarView™ 2019** in Applied Intelligence and Analytics Category

- Zensar recognized as a 'Leader' in the **ISG Provider Lens™** Next-Gen Private/Hybrid Cloud - Data Center Services and Solutions 2020

HARVARD BUSINESS SCHOOL	London Business School	Forbes	Gartner
Zensar - A Transformative Case Study at Harvard Business School	Zensar's Accelerated Digital Transformation Journey Case Study	Zensar Technologies: On the digital highway	Zensar takes a co-creation approach with its clients at any level of maturity in its digital initiative

ISG® imagine your future®   AVASANT   Everest Group From **insight** to _action_.   NelsonHall Success through insight   zinnov ZONES

zensar

An ❯❯❯RPG Company

We conceptualize, build, and manage digital products through experience design, data engineering, and advanced analytics for over 200 leading companies. Our solutions leverage industry-leading platforms, and help clients be competitive, agile, and disruptive as they navigate transformational changes with velocity.

With headquarters in Pune, India, our 10,000+ associates work across 33 locations, including San Jose, Seattle, Princeton, Cape Town, London, Singapore, and Mexico City.

For more information please contact: **marketing@zensar.com | www.zensar.com**