

Digital Transformation using Newgen Solutions

Bridging the People, Process And Content Divide



Enabling Operational Excellence for Organizations Through Standardization across Geographies, ERPs and Processes




Creating a Center of Excellence

Businesses across the globe are embracing Shared Service Centers for reasons beyond labor arbitrage. The objective of SSCs has shifted from pure cost reduction to creation of a Center of Excellence that provides operational excellence, better service, compliance and uniform Standard Operating Procedures across disparate entities.

Figure 4: Challenges for Organizations

Challenges	Next Level Complexities
Multiple Geographies & Multiple Processes	Languages, Time Zones, Processes
Processing with Multiple ERP's & Peripheral Applications	Multiple ERP's Versions, Challenges in Data Uniformity and User experience
Moving to Next Best Practices	Productivity improvement & cost reduction aligning with and superseding industry benchmarks

Figure 5: Success Stories

Overview	Challenges	Benefits
Procure to Pay process automation	Standardization of processes across 19 countries in Europe and APAC regions	 Reduced TAT by 50% Consolidated Payment MIS Improved SLA Management
Centralization of F&A processes spanning 28 countries	Centralized processing of invoices with a multi-country implementation.	 Enhanced Productivity by 70%  Reduced TAT by 80%
Streamlining Shared Service Center operations across multiple geographies	Different ERP applications across business units Country-specific localized version requirements	Single platform for multiple processes, with multi-language interfaces, catering to 50+ countries Integration with multiple ERP packages

Newgen Solution

Owing to its extensive experience in different organizations, Newgen offers a true Shared Services Transformation Framework aligned with best practices and next practices. Newgen solution helps transform global Shared Services with flexible processing and change management framework, proactive service management, complete accountability and real time visibility.

The solution addresses the needs of various stakeholders across functions in an organization. CFOs gain with real time visibility of DSO/DPO reports with root cause analysis through drill-downs, whereas the Shared Services Heads no longer need to worry about SLA Management, Productivity Management, and handling multiple ERPs and geographies. Also, it relieves IT of managing multiple point solutions as the Newgen framework acts as panacea, providing a single platform for processes across Shared Services spanning functions like Finance, Procurement, Human Resource and IT.

"We chose Newgen solution over other international vendors because we needed a scalable solution that could be rolled out in a short period of time. Newgen's domain experience in Shared Services was also an advantage. With the deployment of the Newgen solution we can respond quickly to changing business requirements, take quicker decisions and enhance efficiencies, while leveraging existing systems."

- Astra Zeneca



Enabling Rapid Roll-out of Process Platforms

Newgen Solutions for Business Process Outsourcing

Newgen solutions enable organizations to quickly configure and roll out new customer processes by allowing rapid modeling and customization of business processes. Newgen's solutions enable quick implementation of transactional customer processes using image-based workflow platform that provides out-of-the-box desktop for coordinated image/data entry forms. The solution also provides enough flexibility to quickly accommodate process changes without compromising service levels.

Customization of Business Processes

Newgen solutions enable organizations to quickly configure a single platform for a given process such as F&A, HR, Banking, Healthcare, and Insurance etc. that is easily adaptable for different customers through customization/parameterization. The solution also empowers them to build a Center of Excellence for long-term benefits.

Figure 6: Success Stories

Overview	Challenges	Benefits
Health Insurance Claims Processing for a leading BPO	Processing 20000 claims per day	<ul style="list-style-type: none"> Increased Productivity by 200% Claim Data capture accuracy 99.95%
HR Process Automation for one of the worlds top 4 offshore BPO	Automation of Employee Claims and Employee On-boarding process	<ul style="list-style-type: none"> HR Processing for 100,000 Employees Reduced TAT by 50%
Banking Process Automation for a pioneer in BPO operations	Automation of UK PO Savings fulfillment, Servicing and Credit Card fulfillment processes	4000+ Users
F&A Process Platform for a leading BPO	Automation of Procure to Pay, Records to Report and Sales Order to Cash processes	20+ customers using the F&A Platform

Meeting SLA Compliance

Standard Productivity reports and dashboards for business reports allows for Real-time visibility and enables adherence to SLA compliances, even when the process participants span multiple geographies.

Improving Process Visibility and Monitoring

Newgen’s platform allows organizations to provide seamless participation to end-customer organization in the outsourced process by way of integrating their core system, routing exceptions and approval requests to customer personnel with end-to-end tracking and making monitoring dashboards available to them.

“Newgen offers a unified BPM solution that continues to stay one step ahead of the competition. With the deployment of the Newgen solution we can respond quickly to changing business requirements, automate and empower decision-making and create real time collaboration across the enterprise, while leveraging existing systems. The most remarkable advantage is the kind of reporting and visibility into our processes offered by Newgen BPM suite which enabled us to manage our Service Level Agreements (SLAs) in an efficient manner.”

- Patni BPO



Enabling Transformation in Banking: Through Centralization and Process Automation

Centralization of Back Office Operations

Banks today need systems beyond core banking. For improving productivity, centralization of back offices is an imperative, where non-customer facing activities would be moved from branch to central back office. This ensures that most of the staff at branches is customer facing and performs value added services. Using Newgen solutions, banks can build centralized back offices and improve overall customer experience.

Digitization of Paper-based Processes

Digitization helps transform manual & paper-based processes across branches/Head Offices into electronic processes. This eliminates all error-prone and redundant activities like manual hand-offs, needless paper movement, repetition of checks and reviews and more system inputs than necessary.

Improve Process Visibility

Process automation leads to greater visibility and transparency across the organization. This can be achieved through real-time dashboards-empowering the enterprise to gain insights into the work in progress, user or process performance and KPIs, and thus optimizing process performance.

Enhance Customer Experience

Enhanced customer experience can be achieved by ensuring communications via customers' preferred channels and by enabling them to get access to the bank via multiple channels like mail, fax, SMS, phone, web portal etc. Customer on-boarding experience can be improved by leveraging alternative channels of communication using Newgen's Customer Communication Management solution.

Meet Regulatory Compliance

Another important benefit offered by Newgen's Workflow and Document Management solutions, is the ability to adhere to all policy and regulatory compliance. Further it enforces adherence to the SOPs, SLAs and thus ensures consistency and process completion.

Retain Process Control While Outsourcing Selectively

Process Automation enables large organizations to outsource selectively and lets them retain control of the entire process. The Newgen solution further enables them to outsource the non-core activities while maintaining visibility into outsourced transactions.

Figure

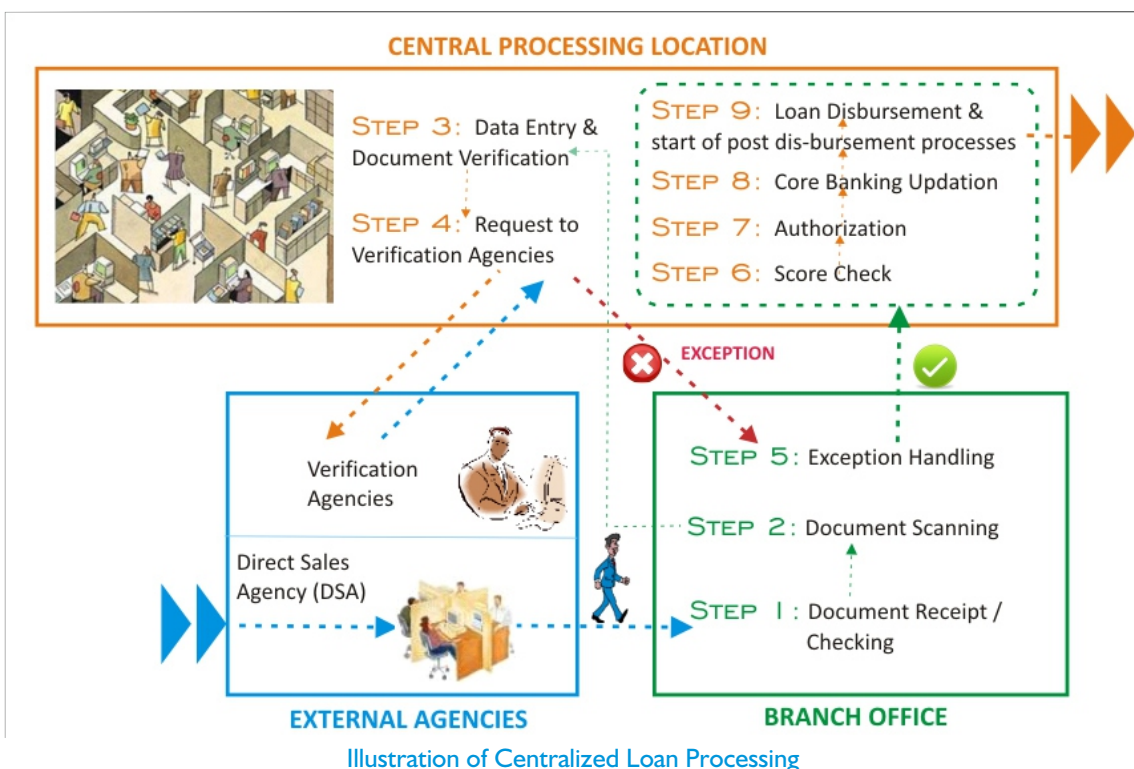







Figure 2: Newgen Solutions in Banking

Retail	A/c Opening & Maintenance, Term Deposit Services, Customer Services etc.
Payment & Settlement	Fund Transfer & Remittance, Forex Operations, PDC Operations etc.
Lending & Mortgage	Loan Origination, Loan Underwriting, Loan Servicing, Early Warning System etc.
Corporate/Commercial	LC Issuance & Amendment, Bills of Exchange, Shipment Credit etc.
Organizational	Audit/Operational Risk Management, Contracts Management, Corporate Finance, Vendor Services etc.
Credit Card & Third Party	Wealth Management & Depository, Security Trading, Credit Card Issuance etc.

Figure 3: Success Stories

Overview	Challenges	Benefits
Account Opening & Customer On-Boarding for a leading Indian Bank	Managing high transaction volumes High Turn-Around-Time (TAT) Monitoring of operational metrics	 Reduced TAT by 60%  Improved SLAs by 35%  Enhanced Employee Productivity by 41%
Loan Process Automation for a European Bank	Process was time consuming Systems running in silos	Automation across 250 branches Integration with core systems
Trade Finance Processes for a leading Bank in EMEA	Achieving business agility Faster change management	80+ processes automated
Customer Experience Management	Bulk Processing of requests Unified customer services	 Improved Customer Retention by 20%  Improved Process Efficiency by 30%

"We found the BPM platform very useful to align our business processes. It gives us the flexibility to amend the processes and improve them further."

- Abu Dhabi Commercial Bank

"... Newgen BPM solution has enabled us to fulfill our mandate of rapidly expanding our operations, within budgets, through centralized back-end credit risk processing and leaner branches. We have been able to automate and streamline processes including Personal Loans, Cards Processing, Mortgage, Account Opening and Auto Loans. Turn-around-time has been reduced by 50%, document handling cost has gone down by 80% and first-time-right processing has increased from 70 to 95%. Functionality for Fraud detection and Risk mitigation, Credit Risk score-card etc. have been in-built and have enabled us to manage risk and compliance effectively.."

- Alex Bank



Transformation in Insurance



Through Process Automation, Digitization and Customer Centric Communication

Today, insurance organizations are wary of their top-line and bottom-line performances. With shrinking margins, there are challenges for insurers to increase profitability, offer better services to retain customers and detect frauds (claims) early.

With more and more channels being introduced for business opportunities, the ability to acquire customers in short cycles, increase profitability through better underwriting, process claims faster within regulatory framework, manage operations through lean setup without adding flab, handle varied communication modes and maintain customer responsiveness is a key determinant of business success for insurance organizations.

Newgen enterprise solutions enable insurance organizations to build and sustain competitive advantage by automating their business processes, managing enterprise content efficiently, facilitating better decision-making and personalizing customer communication.

Figure 9: Success Stories

Overview	Challenges	Benefits
World's Largest EDMS implementation for a leading Insurance company in India	Digitization of huge volumes of historical records Enabling anytime-anywhere service to customers	Over 7 billion documents for 250 million customer policies archived 25000 users across 2000+ branches
New Business & Policy Owner Servicing processes for a leading private insurance player	Burgeoning volume of transactions Dependency on physical movement of documents	 Increased volume of transactions by 300%  Reduced dependency on physical documents 100%
Automatic Data Extraction for a fast growing insurance company with a network of over 550 branches	Processing 40000 pages of insurance proposal forms per day	99.53% successful extraction with 95% accuracy

Newgen has proven expertise in quickly implementing comprehensive processes within assured time frames. Processes successfully automated by the company include:

- Customer Acquisition & Policy Issuance
- Policy Owner Servicing
- Claims Management
- Incentive & Commission Management
- Customer Query & Complaint Management
- Out-bound Correspondence Management

"The Newgen BPM solution allows us to closely monitor time frames, while efficiently handling burgeoning growth in number and complexity of customer requests. This has been possible due to the system's close integration with all other insurance applications."

- Max New York Life



Delivering the Benefits of Newgen Solutions on Cloud

The adoption of cloud computing and its demand is expected to grow exponentially in the next few years. However, against the popular belief that cost-arbitrage is the major driver for cloud adoption, it is higher business growth that will likely be the primary driver of cloud services. The highest growth regions will be the early adopters of cloud initiatives, leveraging the benefits of cloud to climb the value chain.

Key Drivers

- Accelerate Time to Market- Have first mover advantage by tapping business opportunities at an early stage
- Dynamic Computing Environment- Scale your solutions in sync with the growth of your organization
- Rapid Deployment – No more long procurement cycles for hardware, software and specific technical expertise when starting projects
- Shift Focus to Business – No worries of software upgrades, disaster recovery, backups. Always be abreast with latest technological innovations
- CAPEX to OPEX-Move from a fixed-cost infrastructure to a new paradigm based on transactional, "pay as you go" fee-based services

Figure 10: Building a Cloud-based Process Platform for a Leading US BPO Service Provider

Challenges	Benefits
4 to 5 months long customer on-boarding cycle	Generic Process Framework reduced Customer on-boarding time to weeks
Upfront capital expenditure	OPEX instead of CAPEX
Customer specific changes took a long time and were difficult to maintain	Customer specific changes, easy to do in few days
Cumbersome and time consuming process for tracking and resolution of issues	Real time process visibility for continuous process improvement
Deploying in-premise Workflow and Document Management solutions requires huge investment in terms of cost and time	On demand access to Newgen's proven cloud capabilities
Concerns regarding security, reliability and scalability of platform	AWS infrastructure ensures highly secure, scalable & reliable cloud hosting

Newgen Cloud Solution

Newgen cloud solution comprises of its Workflow and Document Management platform and business process frameworks on cloud. While the Document Management platform provides ready-made tools for document capture, collaboration, archival and records management, the Workflow platform provides tools for process modeling, process execution, real-time dashboards and rules management. Business process frameworks are solution accelerators that are near ready-to-deploy and be used. These frameworks comprise of industry best practices, with the flexibility of making organization specific changes. Leveraging our deep domain knowledge in verticals like Banking and Finance, Healthcare, Insurance, BPOs, Shared Service Centers and Government we have developed process frameworks specific to these verticals. Newgen Cloud also provides the option to migrate your business processes to your own data center at any point in time.

Newgen Cloud - Value Proposition

- Scalability - Mission critical, complex, robust, and scalable enterprise wide deployment
- Rapid Deployment – Deployment within few weeks. No more frustrating procurement cycles
- Security - An extremely secure computing environment with VPN and customer data getting stored in secure separate silos, providing security of private cloud on a public cloud
- Reliability & High Availability- Enterprise-class reliability with built-in redundancies for server, network & storage infrastructure.
- Built-in disaster recovery
- Interoperability – Strong integration support with third party applications using web services and XML based, java API's
- Configurability – Process templates for all common business processes that can be configured as per the customer's requirements to provide specific business solutions, reducing customizations
- Cost effectiveness – A viable access to Workflow and Document Management solutions, which were earlier deemed infeasible with huge in-premise capex costs. On an average the cost is one-fifth of the in-premise solution
- AWS advantage – Newgen leverages the strategic advantage of Amazon Web Services infrastructure (SAS 70 compliant). The Amazon SLA guarantees 99.95% availability of the cloud service
- Support – 24x7

Delivering Citizen Centric Services: Newgen Solutions for e-Governance

Today, Governments across the globe are keen to create the right governance and institutional mechanisms. They are therefore setting up core infrastructure and policies for implementing a number of e-Governance Projects at different levels. Creating a citizen-centric environment for governance is the single most important objective of all such e-Governance initiatives.

Successful e-Governance initiatives are focused at ensuring better services for the citizens by ensuring convenience, efficiency, transparency & reliability. Several major initiatives such as online application for registration, e-filing of returns, building approvals, waste management and health management in municipalities, etc., have been taken at different levels of governance to meet these objectives.

Newgen Solution

Newgen solutions enable government agencies to transform their services and achieve high levels of citizen satisfaction, total compliance and reduced costs.

Key benefits of Newgen's solution for e-Governance include:

- Effective delivery of citizen centric services through automation of inter and intra department government processes
- Anywhere-anytime services through multiple outlets such as internet portals, over the counter, service outlets, kiosks etc.
- Improved transparency and visibility into processes through tracking, monitoring and real time dashboards
- Effective re-engineering of government processes by removal of redundant steps, automation of manual steps, parallel processing, centralization and integration with legacy systems
- Compliance through effective implementation of record management policies
- Ensuring authenticity of important documents through effective usage of digital signatures
- Secure, scalable, robust and proven platform to meets all current and future requirements

■ Figure 7:



Figure 8: Success Stories

Overview	Challenges	Benefits
Automation of Receipt, Registration and Repayment of Tenancy Bonds for a large government organization in Australia	Entire registry system on a single platform to handle Lodgment, Claims and Payments Single interface for Staff, Agents, Landlords and Tenants	Faster delivery of services Transparent processing with a single interface for Staff, Agents, Landlords and Tenants
Enabling online availability of Financial Statements for a government department in APAC	To manage huge number of legacy as well as new documents and make them available online	Anywhere-anytime access to documents Effective de-risking and control of the process
Automation of office transactions for a large publicly funded industrial R&D organization	Lack of efficient tracking mechanism Dependency on the physical movement of documents	↓ Reduced TAT by almost 60% due to automation Quick & easy search functionality
Knowledge Management Repository for a leading government department	Lack of a centralized repository Time-consuming retrieval of information Lack of visibility and control	Access to the right content at the right time Centralized collaboration and content storage ensuring better visibility and control

Our Achievements:

- Won 15+ prestigious government orders including Mission Mode Projects (MMPs) within last 1 year
- Credited with one of the world's largest EDRMS implementations
- Helped several government agencies to transform business operations by re-engineering processes
- First company to provide technology, logistics and infrastructure know-how for voter ID cards to Indian citizens
- Newgen's BPM based solution for a prestigious government agency received CSI-Nihilent e-Governance award
- Newgen's Solution emerged as the Gold Award winner under Legal and Courts category at the 2011 Global Awards for Excellence in Adaptive Case Management (ACM)



भारत निर्वाचन आयोग
Election Commission of India

Enabling Better Customer Experience: Through Smart and Targeted Communications

In today's competitive world, customer is the most important asset to an organization and it is pertinent to retain customers for sustainable growth. Smart and effective customer communication is the key to retaining existing customers and attracting new ones. The communication is expected to be highly personalized, one-on-one and over the preferred delivery channel.

Customer Communication Challenges

- **Ineptness of Marketing Messages**
Messages are generic and not targeted
- **Promotional inserts are thrown without being read**
Long rollout cycles for marketing campaigns
- **Effective Cost Management**
Cost of different statements for different products
Additional cost for each channel – web, email, print
Cost of promotional inserts
- **Regulatory Compliance**
Content and design consistency
Auditing of all activities
Archival and availability of historical communication
- **Visibility of Process**
Lack of end to end process visibility
Inability to monitor performance of marketing campaigns
Tracking bottlenecks cumbersome

Newgen's Customer Communication Management (CCM) Solution

Newgen's CCM solution helps businesses in transitioning to new generation customer communication while driving down costs.

- Designer tool for highly interactive and personalized communication
- Definition for static, variable and marketing content with corresponding business rules
- Data consolidation from multiple disparate systems
- Integration with the best of breed BPM and ECM platform providing:
Efficient workflow for statement creation, approval and distribution
Long term archival and on-demand availability of all transaction documents such as bank statements, utility bills etc.
- Comprehensive audit trail of activities from creation to archival
Business Activity Monitoring (BAM) for real time monitoring of the entire process
Rules engine for effective marketing messages on demographic & activity pattern
- Single platform for multi channel delivery - print, email, web and mobile
- Batch printing and secure electronic correspondence
- Delivery tracking across all channels
- Analytics for usage of different communication modes and viewership of marketing messages

Business Benefits

- **Consolidation of Transactional Information**
Better customer experience by having a single view of all customer engagements
- **Customer Centric Inline Advertisement**
Utilize prime paper space for personalized inline advertisements
Rule-based profiling and segmenting of customers
- **Cost Savings**
Consolidated output saves paper, printing and postage
Avoid wasteful and unread inserts
Reduced manpower for the entire process
- **Improved Presentation**
Communicate in customers preferred language
Adherence to corporate branding guidelines
Graphical analytic representation for taking informed decision
- **Electronic and Multichannel Delivery**
Failsafe and faster delivery of the correspondences through email and mobile
Tracking of bounced, undelivered, incorrect statements
Personalized messages over html body or attached pdf
- **Better Compliance**
Repository for archival and real time retrieval of transaction documents
Service duplicate statement requests effectively
Work flows for multi-level approvals
Content and design consistency
Anytime audit



Business Process Management Suite

OmniFlow is a platform-independent, scalable Business Process Management Suite (BPMS) that enables automation of organizational business processes. OmniFlow is designed to ease the creation, deployment, modification and management of Business Processes. Built using open technologies, it has seamless integration abilities allowing it to be introduced into any IT infrastructure.



Enterprise Content Management Suite

OmniDocs is an Enterprise Content Management (ECM) Suite for creating, capturing, managing, delivering and archiving large volumes of documents and content. OmniDocs manages Scanned Document Images, Electronic Documents and Emails as records. It also supports seamless integration with other enterprise applications.



Customer Communication Management

Newgen's Omni Output Management System (O2MS) delivers smarter & targeted communications for better customer experiences. It offers the capability of leveraging prime paper space for customer centric inline advertisement, consolidation across multiple products. It enables secure communication on improved templates with rich designs and graphical representation of analytics across multiple distribution channels. In addition easy archival & retrieval of correspondences for presentment & efficient customer request resolution is achieved using this enterprise application.



Enterprise Reports Management and Archival

OmniReports stores trillions of computer-generated output pages and reports in a highly compressed form. It has a high-speed ingestion process with simple interactive definitions, enables instant access to terabytes of reports independent of business application, and is fully searchable at field/row/page levels. OmniReports is ideal for sun-setting of business applications as well as optimizing core system performance by purging historical reports.



Production and Distributed Scanning Suite

OmniScan is a production and distribution software scanning for document image capture. It supports distributed scanning, image quality enhancement and delivery of documents to business systems.



Forms Processing Engine

OmniExtract is the data capturing solution which extracts business-critical information from image documents and forms. It can extract all possible kinds of information like Hand-printed/ Handwritten Characters, Optical Marks, Barcode, Machine-printed Characters and MICR Fonts.



Invoice Processing System

Newgen's Invoice Processing System, with automatic data verification and validation capability, is a solution for automatic data capture from semi-structured invoice documents. It also supports seamless integration with SAP and other ERP's.



Image-Based Check Clearing & Payment

Newgen's ChequeFlow is an image based Cheque Processing solution for inward and outward clearing. Advanced and highly configurable sub-systems for Automatic Signature Verification, FOREX Cheque Processing, PDC Management, ECS/ACH mandates, add-ons for Cheque Deposit Machine/ Kiosks.



Governance, Risk & Compliance

Compliance Manager is an integrated solution for Governance, Risk and Compliance that's geared to ensure compliance with standards, best practices and guidelines of various regulatory acts.



Records Management System

Newgen Records Management System manages physical and electronic records from their creation, usage, storage, and maintenance to eventual destruction or permanent preservation while retaining integrity, authenticity and accessibility of these corporate records. The application manages the complete life cycle of the both Physical and Electronic records as per Records Management policies laid down by the organization and those required by law.

About Newgen

- Leading Global Provider of Business Process Management (BPM), Enterprise Content Management (ECM) & Customer Communication Management (CCM)
- 1000+ installations across 50 countries
- Solutions for Banking, Insurance, Healthcare, BPO/SSCs, Telecom and Government
- Credited with some of the world's largest implementations
- Innovative culture, consistent R&D investments, 40 patents
- Employee strength 1100+
- Certified for ISO 9001:2008, ISO 27001:2005 and CMMI Level3

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