

Streamlining Global Onboarding Orchestration: Reduced 75% of Manual Effort

Overview

A leading credit card provider, with global network in over 200 countries and territories, managed extensive financial services. They needed to streamline credit card issuance processes to enhance efficiency.



Objective

The goal was to implement Global Onboarding Orchestration (GO2) on the Pega platform to reduce manual effort by 75% and time-to-market by 25%, automating due diligence for credit card issuance.

Business Challenges

The organization faced operational inefficiencies in their credit card onboarding process, which slowed decision-making and increased turnaround times:

- **Slow Demographic Verification:** Manual verification of applicant details delayed processing
- **Complex Risk Assessment:** Time-intensive risk evaluations hindered efficiency
- **Real-Time Fraud Detection:** Manual fraud and sanction assessments lacked speed

The Solution


We analyzed the client's business requirements and operational challenges, leveraging our global expertise in digital transformation to recommend **Pega** Application Development. Using the Pega's low-code platform's Case Management capability, we implemented Global Onboarding Orchestration (GO2) to automate due diligence processes. The solution processed applications from E-apply or paper channels through a case life cycle, systematically assessing risk, fraud, and sanction details in real-time to approve or reject applications. This provided a unified view of customer information, enhancing agent productivity and decision-making accuracy.

Value Delivered

Our Pega-based solution transformed the client's credit card onboarding, automating due diligence to deliver a seamless experience for customers and agents. Previously burdened by manual processes, the organization now achieved faster, more accurate issuance decisions, boosting operational efficiency.

75% Manual Effort Reduction via Automated due diligence processes

25% Faster Time-to-Market by Accelerated application processing

 Unified Customer View enhanced agent efficiency and accuracy

Business Benefits



Seamless
Customer Onboarding



Reduced
Manual Effort



Enhanced
User Experience



Faster
Time-to-Market