

CYBG



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15 Days to 15 Minutes: How CYBG Revolutionized Their Customer Onboarding Process

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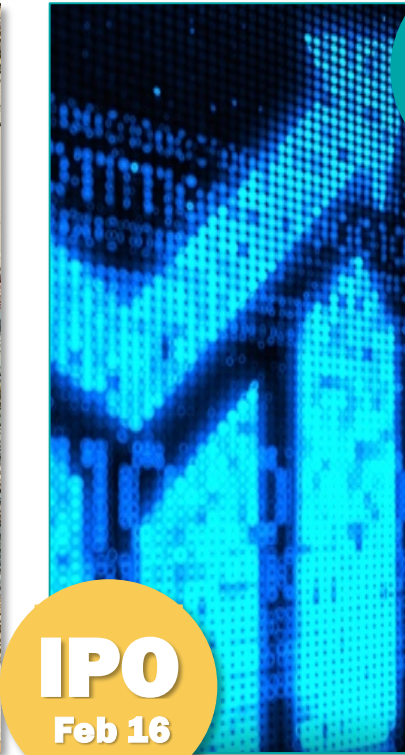
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accenture

Introduction



175
years



IPO
Feb 16

Launched
2016

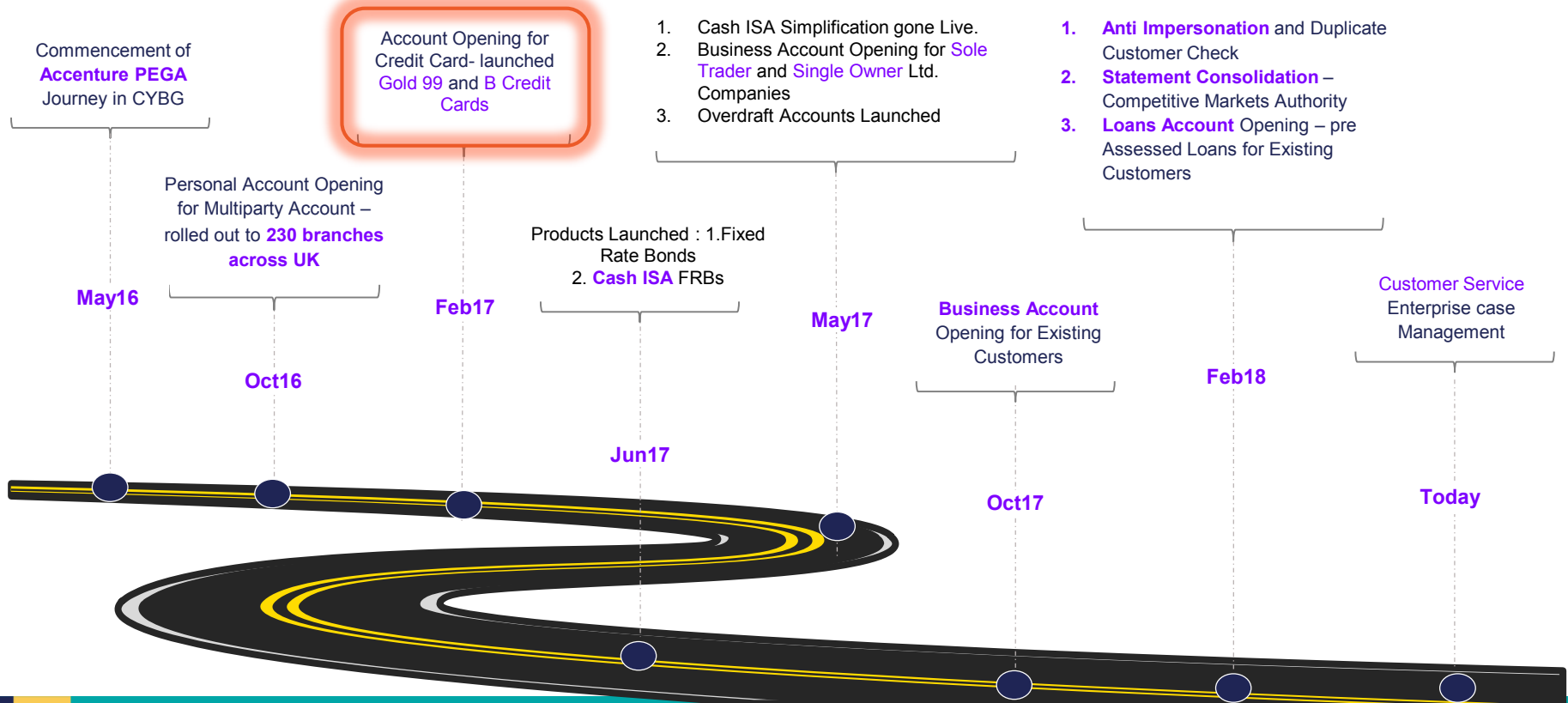


Acquired
2018





CYBG Journey – Success Stories

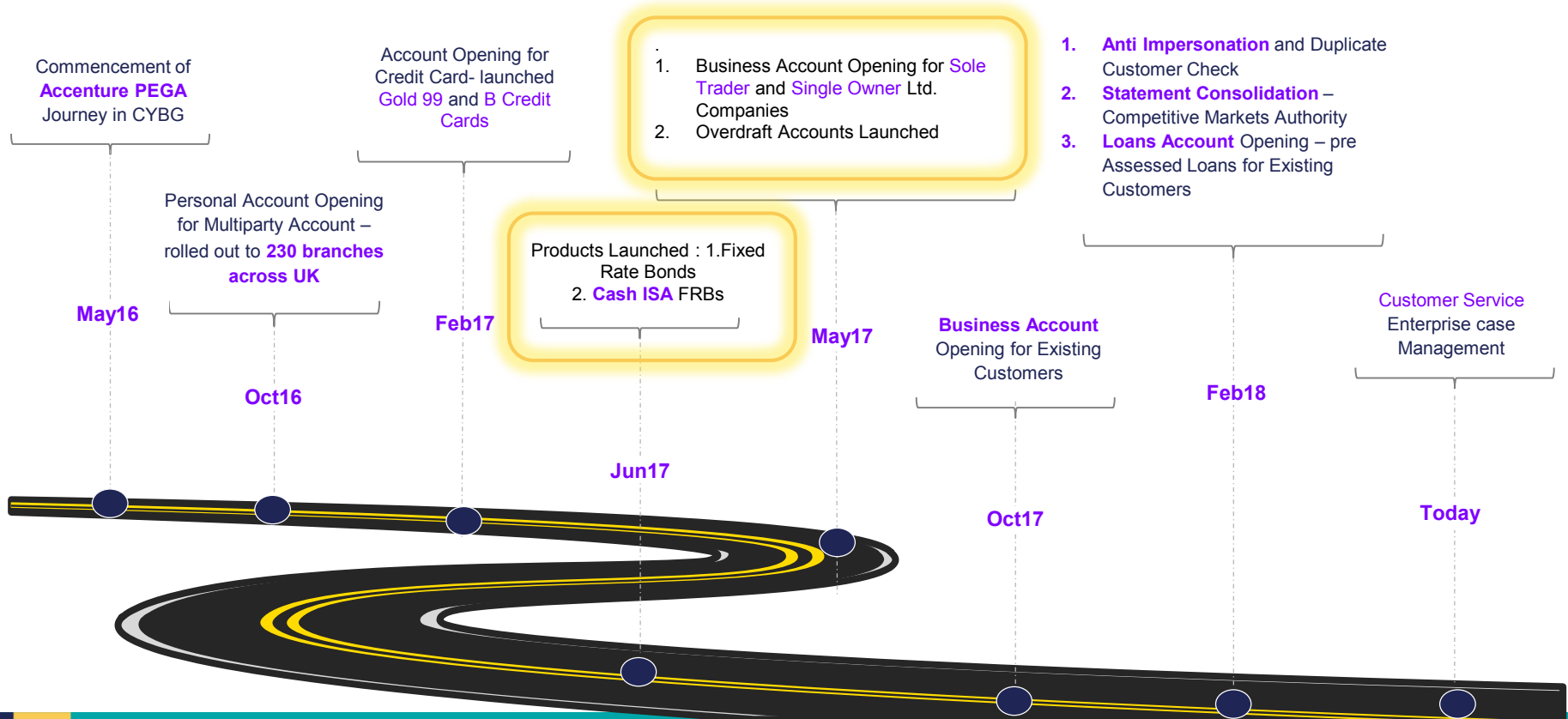


Account opening for Credit Cards: Gold 99 and B Credit cards

- **Gold 99:** Process is built on the CSAP (credit sales application process) application.
- Reuse of Personal Current Account rules
- Saved the development time by **45%**
- Omni channel implementation (Web, Direct and Branch)
- End to end customer journey in **<15 min**
- **B Credit Card:** Different target audience
- Reuse of Gold 99 Credit Card rules
- Strategic product placement
- End to end customer journey in **<15 min**



CYBG Journey – Success Stories



Business Account Opening: Sole trader and Single owner Ltd companies

- AS-IS was **15 working days** for end to end journey
- Large number of legacy systems and manual work arounds
- Designed a new application BSAP
- Reused the rules from CSAP
- Reduced the development time by **50%**
- Implemented Omni Channel process (Direct, Branch and Web)
- End to End journey now takes **20 mins**
- Capability for existing personal customer to open the Business Accounts

Overdraft account opening

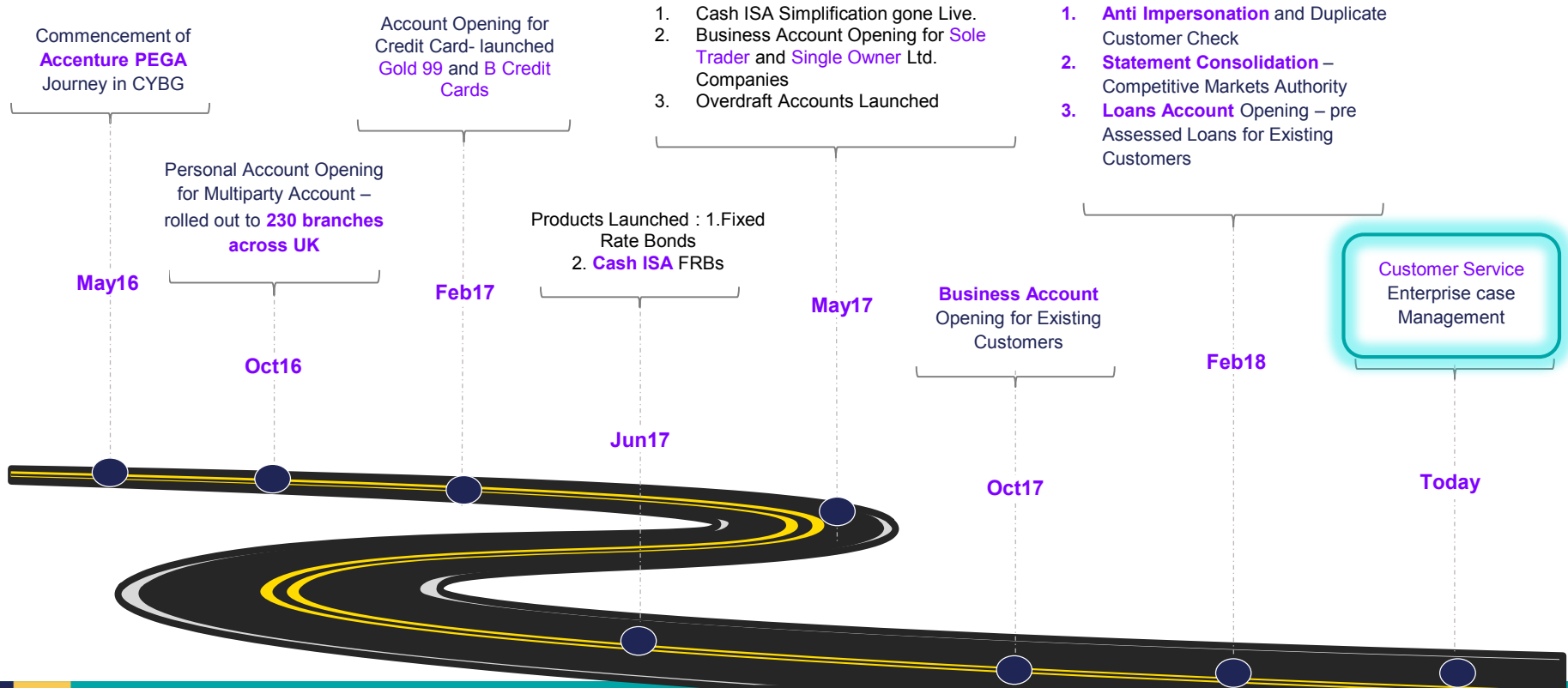
- Reduced the End to end processing time from **1 day to SINGLE CLICK**
- Replaced the stand alone application ADD with Pega
- Eliminated manual data entry and completely automated the process
- Automated notifications for Overdraft applications (used to be postal mail)
- Omni Channel process (Web, Direct and Branch)

Fixed rate bonds: online FRB and cash ISA FRB

- Developed the end to end process in one sprint (2 weeks)
- Omni Channel process. (Web, Branch and Direct)
- Capability to end the inflight applications
- Helped the bank to go to market quickly for better market share for the product.

- This resulted in Fixed Rate Bonds products growth:
 - Online Fixed Rate Bond **customer base growth by 65%**
 - Cash ISA Fixed Rate Bonds **customer base growth by 60%**

CYBG Journey – Success Stories



Today and future

Customer service

- Removal of paper
- Customer experience

Smart Dispute

- Reducing manual work around the automation of Fraud & Disputes

Front office

- Customer engagement
- Personalised offers

Growth Stories



Successful Delivery



Educating the stakeholders in the bank on multiple functionalities



Maintaining effective stakeholder management



Establishing the three way relationship with Accenture & CYBG & Pegasystems



Reuse the existing design and codebase to reduce the SDLC to helping the bank to go to market quickly for better market share

Continuous Improvement



Dead Rule Detector (DRD):

– The Dead Rule Detector helps detect dead/unused rules in a Pega application. It automatically reviews the Pega rule base and creates a report of non-referencing rules which can be considered as dead rules.



Accenture System Diagnostics (ASD)

– The tool enables to assess the health of a Pega application against various criteria. It identifies rules that are customised, deprecated code and overridden. This further helps in assessing the application for upgrade or maintenance purposes.



Automated Service Health Check-

This tool helps perform periodic check for the availability of all external services invoked by Pega applications. It provides a dashboard with a consolidated view of services that are running and those that are unavailable.



Implementing RDA(**Robotics Desktop Automation**) to automate account opening process for AOT users who need to update tax information from case to other application.



Integration with JIRA - Developers have to manually extract a rule dictionary to attach with JIRA tickets. This takes time and is also prone to human errors. Use Agile JIRA Workbench feature in PEGA 7.3 to integrate with JIRA and send code updates automatically.

Value creation

Account Opening reduced from 15 days to 15 min

- Reduced account opening time from over **15 days** to **15 minutes**



Upgrading **16** applications to **PEGA 7.4**

- Implemented working applications via single **two-week sprint**



Implementing **DevOps** using OOTB Deployment Manager in **PEGA 7.4**

- Completed the end-to-end account opening journey by customers via digital channels, with no requirement to visit a Clydesdale or Yorkshire Bank branch



Application consolidation of selected applications using **PEGA's OOTB** layered approach



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Build for Change[®]