

THE SUNTRUST ROBOTIC PROCESS AUTOMATION STORY

Mark Pearson
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HOW DID ROBOTIC PROCESS AUTOMATION COME TO SUNTRUST?

Banking Operations

How can we eliminate manual, repetitive tasks for our teammates so that they can focus on more value added tasks?

SunTrust is a leading financial institution focused on meeting clients' needs and improving their financial well-being. Our Company is differentiated by:

1

Culture

A "Client First" culture and a "One Team" approach

2

Size

Large enough to compete with the largest banks while still being nimble

3

Diverse Business

Strong regional bank with key national businesses and full product capabilities

4

Attractive Footprint

Leading market shares in high growth and densely populated markets in the Southeast & Mid-Atlantic

Key Statistics (Rank)^{1,2}

\$199B (11th)
Assets

\$142B (9th)
Loans

\$153B (10th)
Deposits

Ranked #2
For Deposit Market Share in Respective Top 10 MSAs⁴

\$21.8B
Market Cap

~5.6MM
Clients

23,940
Teammates³

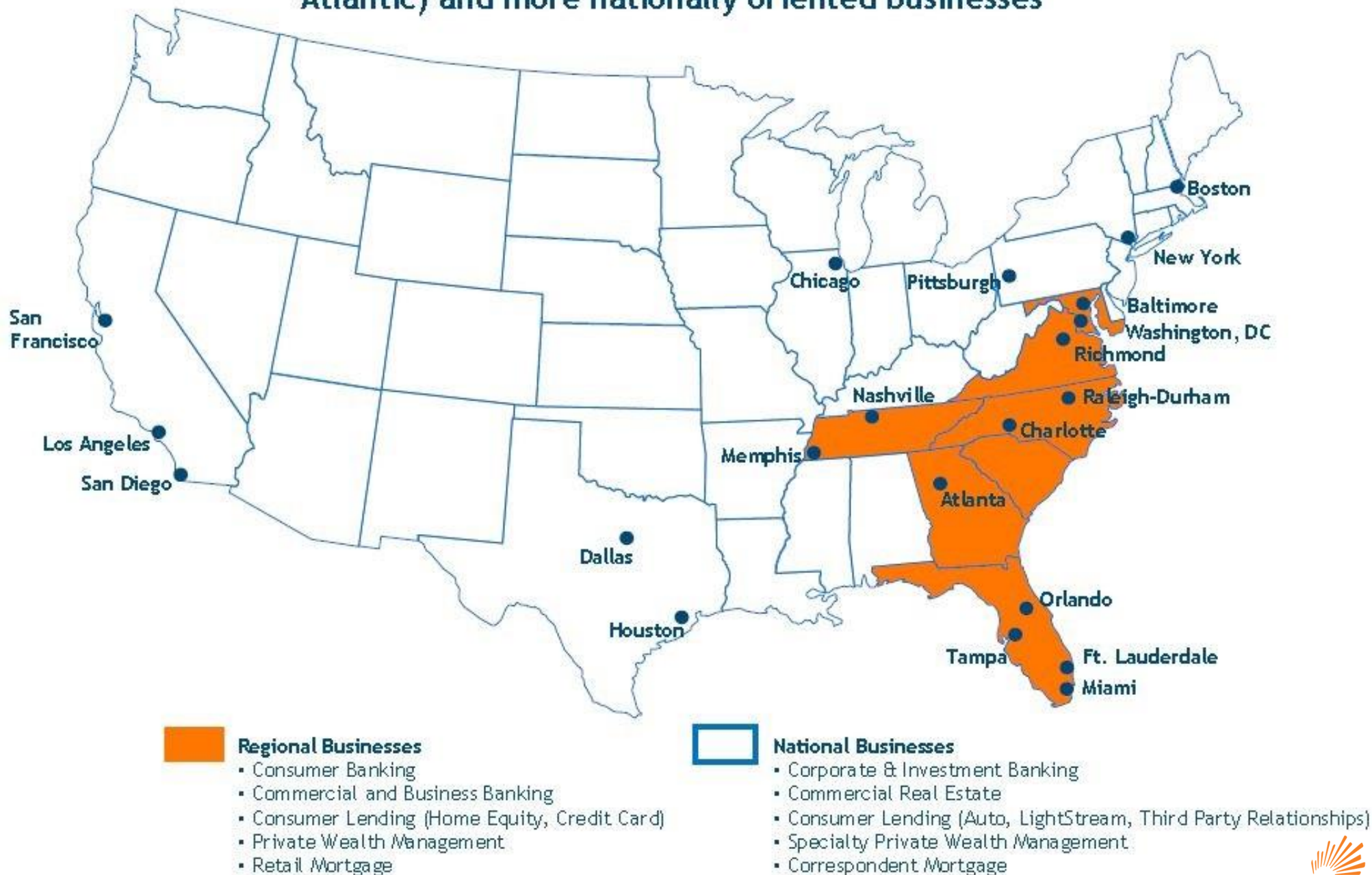
14%

7%

SunTrust

Peer Median

SunTrust has a well-diversified mix of regionally focused businesses (Southeast & Mid-Atlantic) and more nationally oriented businesses



Note: Map is not representative of all SunTrust locations. Regional locations (Southeast and Mid-Atlantic) are generally cities with a significant retail and commercial presence. Cities outside of Southeast and Mid-Atlantic generally contain Wholesale Banking (CIB, CRE) offices



TIMELINE

- 2015
 - Successful proof of concept (Levies and Garnishments)
 - Funding of license and consulting engagement
 - Contracting and Procurement
 - Consulting led project with Bank Card
- 2016
 - Team formed in IT group
 - Initial automation deployments



WHERE WE ARE NOW

SunTrust has implemented Pega Robotic Desktop Automation (RDA) in our payment operations areas (Consumer Bank Card, Wire, and ACH).

New projects are underway in additional operations areas including Wholesale Lending, Mortgage, Treasury Implementations, and Image Services.

This year

- Built our initial RDA team
- Delivered 19 projects, 7 in progress
- Positive hard dollar cost/revenue impact is running at about 2:1 of to-date investment AND
- An average speed improvement of 3.8x
- An average training time improvement of 4x
- An average SLA improvement of 5x
- An average error rate improvement of 65%



METRICS

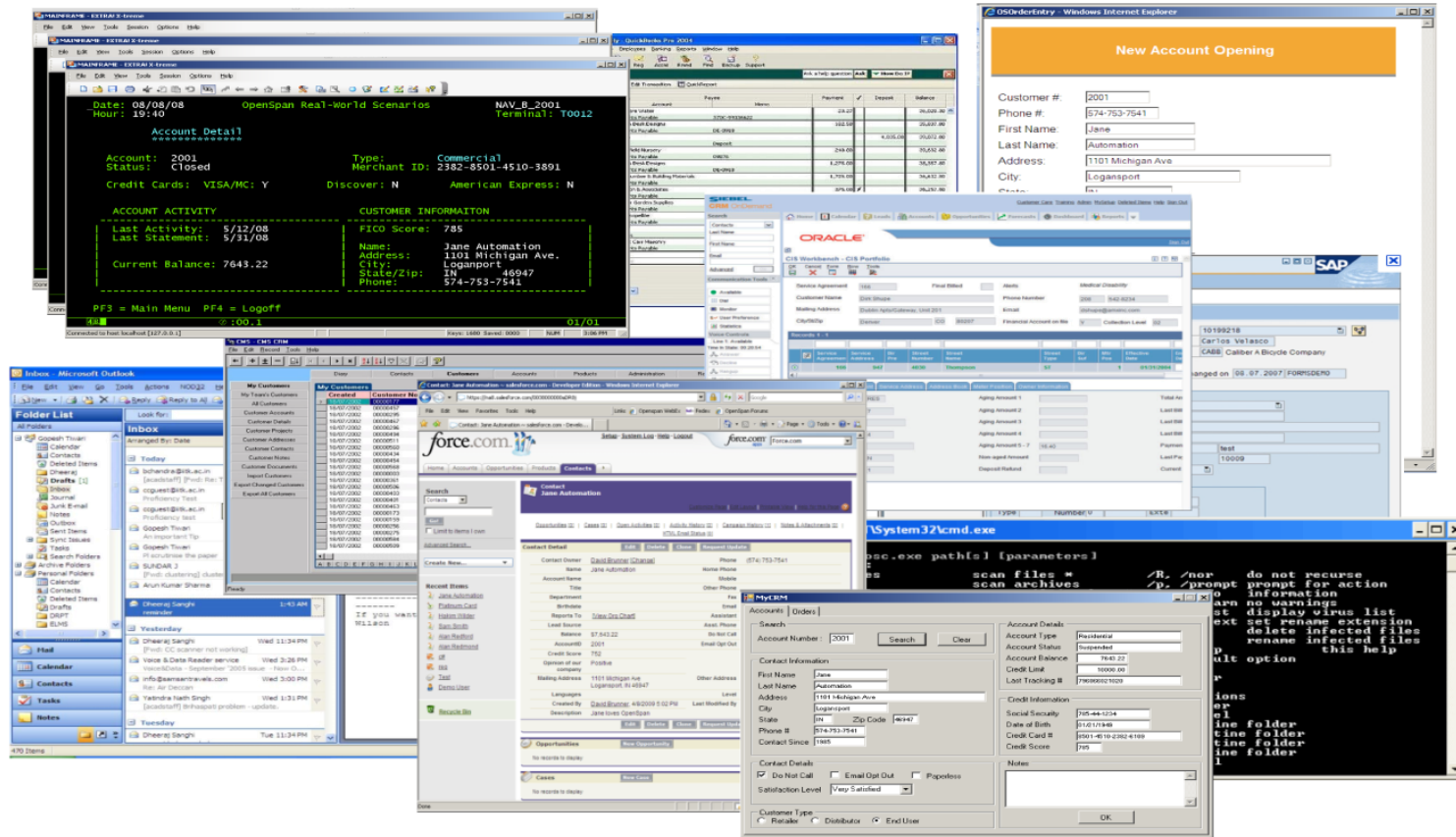
- Annual savings (Calculation of hours reduction by resource cost)
- SLA Improvement
- Transaction Speed Improvement
- Training Time Improvement
- Error rate improvement



KEY LEARNINGS AND SUCCESS FACTORS

- Operations Process Landscape is largely manual
- Operations Computing Environments support manual processes
- *Agile* is the proper design and implementation approach
- Full operations teammate participation in the work is a key success factor
- Solution administration and code management are important features in our environment

THE TECHNOLOGY: THE SUNTRUST DESKTOP - MANY TASKS REMAIN MANUAL SOME LEGACY APPLICATIONS ARE TOO HARD OR EXPENSIVE TO AUTOMATE



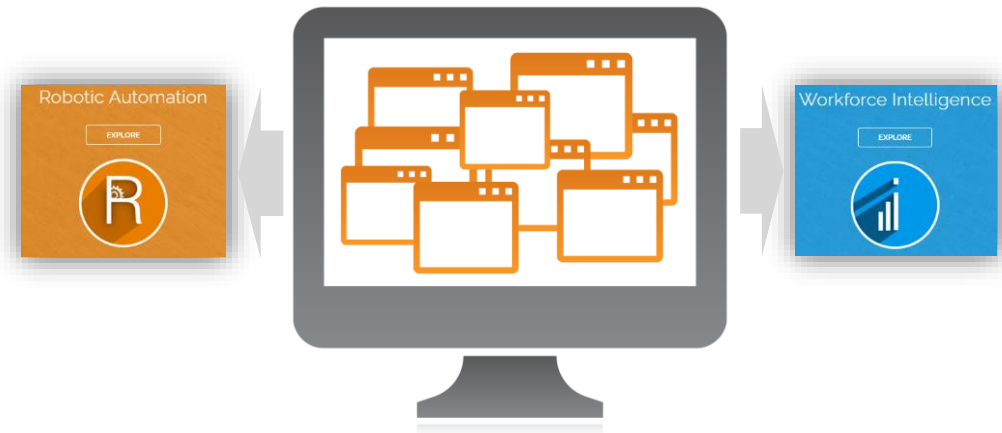
- “API’s” or services don’t exist, vendor/external applications
- Service / API integration is too slow, too expensive to deliver ROI
- Currently solved through training, documentation and process outsourcing

ROBOTIC AUTOMATION - AT THE DESKTOP

Human Activity



Computer Activity



- *Robotics runtime “controls” the desktop applications*
- *Delivering instant visibility into the desktop*
- *Allowing the developer to build robotic automation solutions across disparate applications*

FASTER INTELLIGENT AUTOMATION



Workforce Intelligence

- Connect desktop activity monitoring to cloud-based analytics for insights about your people, process and technology



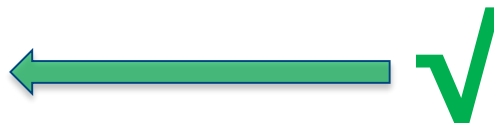
Robotic Desktop Automation

- Automate routine tasks to simplify the employee experience and improve the customer experience



Robotic Process Automation

- Fully automate business processes to reduce costs, accelerate productivity and decrease errors





HOW WE ENGAGE TEAMMATES AND GROUPS

Casual Conversations

“I heard about Pega Robotic Automation in various conversations with the Ops IT team and had expressed interest in understanding how it could benefit my organization. I explained a need to automate a manual process between MTS and mainframe. I am thrilled with the response time and speed to commitment from the Ops IT team and we are looking at an October go-live timeline.” - JG

Communicated Success Stories

“I heard about this automation team being formed from a peer and was thrilled to hear who the teammates were that made up the team. Based on previous knowledge of their skills I knew that they could immediately help me in solving audit issues as well as providing business knowledge to automate current processes resulting in more efficiencies for SunTrust teammates and additional capacity for our outsourced credit services partner” - DW

Returning Clients

“After our first automation project was up and running and I saw the efficiency it brought, I quickly engaged the automation team to look at other Wire Operations functions.” - JH



WHAT'S NEXT

- 1 Implementations: Payment Operations to Lending Operations
- 2 Tech Delivery Maturity: Robotics Center of Excellence build out alongside our existing Pega delivery capability
- 3 Business Process Maturity: Understanding and investing in Critical Value Chains, *Redesign for Digital*



SUMMARY

- 1 Pega Robotic Desktop Automation Implemented
- 2 Leveraging agile approach, driving sprints with teams made up of IT and Operations teammates
- 3 Realizing immediate, measureable benefits