

## Banking

## Improving account origination and onboarding through development of a rich client application

BSG worked with a leading South African retail bank to develop a rich client application designed to **streamline and enhance the account origination and customer onboarding process**, while **simplifying the addition of value-added services** to accounts.



### Overview of the client's needs

- Improve account origination and customer onboarding processes
- Enable more effective sales of value added services during origination process
- Ensure integration of sales system with existing legacy Cobol-based systems
- Enable effective maintenance of existing accounts and customer details
- Enable a paperless origination process, including document scanning, storage and retrieval, and electronic contract signing
- Integrate biometric customer identity authentication via a link with the Department of Home Affairs



### Objectives of the engagement

- Develop a rich client application to enable more effective account origination and customer onboarding
- Effectively integrate client application with existing legacy Cobol-based applications and systems
- Conduct a pilot roll-out with selected branches, followed by a nation-wide roll-out across a network of ±650 branches
- Develop a technical solution to enable paperless origination and onboarding (including document scanning, storage and retrieval and electronic contract signing)
- Ensuring necessary data privacy processes are in place, develop a link with the Department of Home Affairs to enable secure biometric customer verification



### Benefits of the change

- 18.8% reduction in time required for account origination across ±650 branches
- 25% overall time reduction in customer onboarding processes
- Paperless origination and onboarding process
- Increased data security and reduction in potential for identity fraud through a biometric link to the Department of Home Affairs
- Improved business agility and reduced response time through implementation of agile practices and methodologies

As part of an eight-year strategic journey, BSG developed a **Branch Delivery Platform** using **.Net technology** to enable smoother, **less onerous customer onboarding and account origination**

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## Engagement Overview

As part of an eight-year strategic journey, BSG partnered with a leading South African retail bank to design, develop and implement a Branch Delivery Platform (BDP) to enable smoother, less onerous customer onboarding and account origination, and maintain accounts and customer records. The BDP, developed in two phases using the latest .Net technologies, provided a more integrated and user-friendly application and was rolled out across the network of approximately 650 branches.

Given the complexity of the bank's existing Cobol-based applications, the decision was made to develop a rich client application that accessed product areas via an integration layer. This layer utilised the logic running in the existing Cobol applications.

BSG was actively involved in the initial analysis and scoping, and the design, development, testing and implementation of the BDP. Ultimately, the BDP enabled significant improvements in time required to complete account origination and overall efficiency of the bank's branch staff.

## Solution

### Phase 1:

The BDP solution was built using C#, .Net, CAB/SCSF, DevExpress and SOAP Webservices technologies. BSG's primary focuses in developing the solution were:

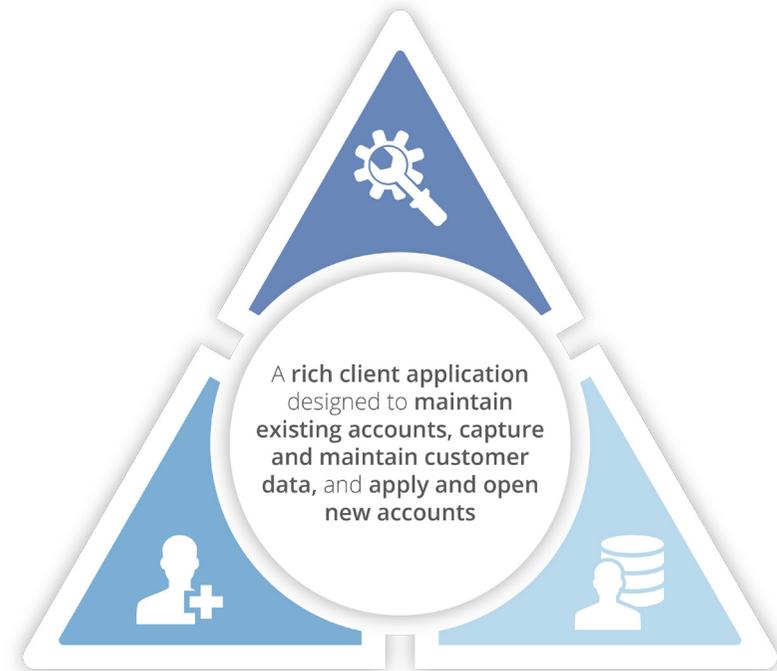
- Ensuring seamless integration with existing Cobol-based legacy systems
- Integrating independent product siloes into a uniform sales and maintenance infrastructure

The BSG team was the lynchpin between the platform development team and the architecture team, working collaboratively to provide insights and recommendations regarding the evolving technology landscape. The biggest challenge facing the team was to ensure effective integration into the legacy Cobol-based systems. Although BSG was not directly involved in the "wrapping" of the Cobol-based systems, the team influenced the interfaces to ensure they worked seamlessly with the BSG designed processes. Additionally, there were new Java-based web services created to cater for data storage at various points in the process, which needed to be integrated into the workflows.

BSG was responsible for developing a complete end-to-end account origination process, beginning with an account types catalogue, proceeding to a basket, then applications and finally actual accounts, including value-add features such as NotifyMe, debit order switching, card allocations, etc. At each stage, the system

was required to integrate into other support and legal systems and functions, such as FICA, Terms and Conditions, risk profiling, credit scoring, etc. Some of these systems were developed by BSG, others by third party teams. As part of this, the team introduced the concept of integrating product-specific components into the overall sales process (e.g. Cheque accounts with linked Savings accounts).

The BDP was a single, easy to use application that enabled branch staff to originate multiple accounts with value-add services and onboard customers quickly and easily. The platform removed duplicate processes across product siloes and enabled customer service agents to originate more accounts, include more value-add services and provide better information to customers, while reducing the documentation and time required to onboard a new customer.



### Phase 2:

After successful implementation of Phase 1, BSG undertook to enable paperless onboarding, including document scanning, storage and retrieval, electronic contract signing and biometric customer verification via a link to the Department of Home Affairs.

Phase 2 presented significant technical complexities as a result of the data security and privacy, and systems integration requirements. Phase 2 comprised of four new systems:

- A document aggregation system
- A case management system
- A central electronic document storage system
- Architecture components to control physical devices

By redesigning and encapsulating the various functionality into reusable components, the team was able to deploy these reusable components across other workflows to more rapidly improve the existing application. The deployment was planned in stages, with rollout to pilot branches first. Additionally, the hardware rollout was secondary to the software rollout and it was necessary for software to be able to be rolled back, if necessary, should hardware fail or select services be offline. To ensure this was possible, BSG created independently operating “functionality components”, which could be decoupled as necessary throughout the process.



In addition to delivering the overall system, BSG introduced Agile practices and methodologies into the programme management and software delivery landscape at the bank. The success of this incremental value delivery has seen Agile practices firmly embedded in the bank's subsequent way of working.

## **BSG making a difference**

The Brand Delivery Platform enabled faster, less document- and process-heavy account origination and customer onboarding. By creating a single, easy to use application, branch customer service agents were able to open more accounts, include more value added services, provide better information to customers, reduce the volume of documentation required for onboarding and origination and ultimately reduce the time taken to open new accounts and onboard new customers. The new platform enabled 18.8% reduction in time required to open new accounts and an overall time saving of 25%. Phase 2 of the project, which included a biometric link into the Home Affairs Department, allowed for a paperless origination and onboarding process, provided greater data security and ultimately more peace of mind for customers.

In addition to the firm quantitative business benefits, the introduction of agile practices and methodologies into the bank has enabled more rapid realisation of benefits across other areas, increased business agility through a reduced response time.

## **Contact**

Jurie Schoeman – Chief Executive Officer  
Mobile: +27 (0) 83 302 7169  
[jurie.schoeman@bsg.co.za](mailto:jurie.schoeman@bsg.co.za)