Clientsoft helps Union National Bank in streamlining their Document Processing System.

The Company:

Union National Bank (UNB) is one of the leading domestic banks in the United Arab Emirates. Headquartered in Abu Dhabi and jointly owned by the governments of Abu Dhabi and Dubai, UNB offers a variety of products and services through organizational units UNB, Union Brokerage Company, Al Wifaq Finance Company and Alexandria Commercial and Maritime Bank (Egypt). In 2009 total revenues reached $590B Dirhams ($5.79B).

The Challenge: Transforming from Manual, Paper-based Workflows to Online Transactions

One of UNB's primary objectives is to become an online, high transaction bank. In order to achieve this lofty goal, the management board recognized the need to eliminate manual processes and integrate core systems to fully streamline operations.

One example of a highly labor-intensive workflow was in the area of fund transfer processing. Each day UNB's Central Processing Services Department (CPSD) manually registered and tracked hundreds of requests from 28 different branch offices. The process ran into snags at every stage. Not only did requests and corresponding instructions require manual translation from paper to computer, they were recorded in an Excel Spreadsheet that itself was updated by multiple users on average of 500 times daily. Being a largely human-based process, users sometimes missed data inputs or added duplicate instructions. Delays resulted in missed SLA's and customer service issues. And even more problematic, management did not have the visibility to pinpoint missteps and bottlenecks. They could not use real analytics to improve overall effectiveness and efficiencies.

The Solution: BizFlow BPM for Streamlining Bank Operations

UNB solicited help via RFP. Clientsoft, a regional management consulting and IT services company, and HandySoft submitted a proposal to use BizFlow to implement process-driven solutions that matched UNB's functional requirements as well as provided an open architecture for future enhancements and integration with other systems. UNB accepted the proposal based on Clientsoft's vast experience and BizFlow's proven record as a platform for process automation and innovation.

The CPSD Fund Transfer process has significantly reduced operational costs. Directly in the branch office, the bank clerk initiates a fund request in BizFlow as she waits on the customer. As BizFlow has been integrated with the Temenos core banking system, the clerk clicks a button on the form to pull customer data that auto populates fields such as Account Name, Address, and Account Status. In order to avoid missteps further downstream, BizFlow mandates that clerks attach the scanned copy or email to the process instance. BizFlow also auto generates a Serial Number that is used for tracking purposes.