

Reduced 75% of manual effort by automating all due diligence processes with Pega Application Development



Customer Profile

The client is a leading Credit Card provider that operates in the markets like the USA, Canada, and France. Our project required the implementation of Global Onboarding Orchestration (GO2) on the Pega platform. This application is meant to orchestrate the Credit Card issuance decision-making for a customer and/or a prospect for specific markets.



Critical Business Issues

The client faced operational issues and required streamlining their business processes to improve efficiency and reduce turn-around time.

Here are the specific business challenges the client faced:

- When a credit card application is received, the applicant's demographic details need to be verified quickly
- Then should complete the risk assessment
- Also, fraud and sanction details assessment required to be done in real-time

The client wanted to streamline the process to provide a seamless experience for the customer and the processing agents.



Solution Delivered

After analyzing the business requirements and the current challenges, we recommended implementing the application development on the low-code-based Pega platform for efficiency and productivity.

Using Pega's Case Management capability, the solution delivered efficiency.

Once an application is received through E-apply or a paper channel, a systematic decision is made to approve or reject/cancel the application by assessing risk, detecting fraud, and sanctions. This assessment is done through various stages and steps of the case life cycle.



Benefits Received

The Pega platform-based application provided the following business benefits to the client:

- /// A seamless experience for the customer and agents
- /// Unified view of customer information during card processing
- /// Reduced 75% of manual effort by automation of all due diligence processes
- /// Enhanced UX and reduced the time-to-market by 25%

About Conneqt Digital

Led by industry veterans with years of deep domain expertise, Conneqt Digital delivers tangible business outcomes with our efficient digital transformation initiatives. Commitment toward continuous excellence and a customer -first approach made us the strategic, trusted partner to revamp and reimagine the digital transformation journey of over 200 clients.

We help our clients **grow Revenues, enable Efficiencies, and enhance their Digital Experience.**

