



# CASE STUDY

How an award  
winning commercial  
and retail bank  
streamlined  
and embedded  
compliance into  
their onboarding  
and in-life processes

  
Inciper

# How an award winning commercial and retail bank streamlined and embedded compliance into their onboarding and in-life processes

The Commercial Finance team within the bank were looking to achieve a digital transformation – moving away from manual processes and document processes to a solution that could help automate and reduce risk. Starting with a Microsoft funded Catalyst engagement, Inciper helped the bank identify what technology could support them best and set out a roadmap for delivery.

Subsequent implementation of the Microsoft Power Platform has helped to turn the bank's vision into reality.



## Key Benefits

- ▶ **Integrated Compliance and Approval** – It was important for secure and compliant business process and rules to be embedded and enforced in the processes, while also making them more efficient and improving customer experience
- ▶ **Custom sales and onboarding process** – Enabled recording of facility parameters, tracking and signing operational conditions, recording credit committee minutes, capturing third party work such as audits and surveys and completing onboarding activities.
- ▶ **Document Generation** – Reduce the risk of error in manual creation of documents, minimise the time taken to produce them and provide a consistent output for integral business documents such as Indicative Funding Proposals, New Business Applications, Client Reviews and Asset Based Lending Agreements.
- ▶ **In-Life Management** – Record and capture approvals for client review, customer due diligence checks, tracking facility amendments, manage client debtors and understand overall exposure, and complete key milestone checklists to ensure compliance.
- ▶ **Consolidate Systems** – by providing a single platform to manage sales and in-life, the bank have been able to move away from a legacy Salesforce.com implementation, reducing complexity and saving money

“Our new platform has provided a step-change in efficiency, embedded compliance and customer experience and allows our team to focus on what is important to them”

“Inciper helped us every step of the way, showing us how the solution would work and adapting to meet our specific needs – they were fantastic!”

# Catalyst For Change

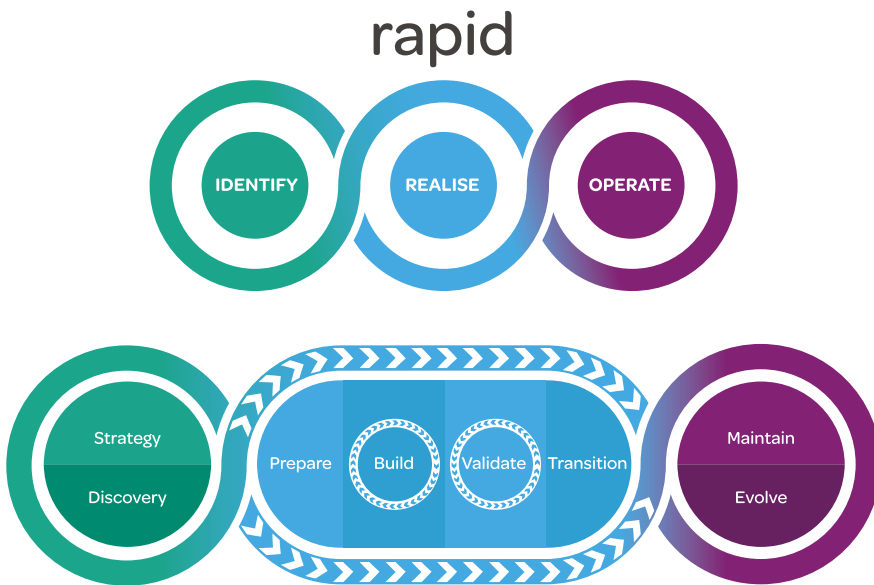
Working in a highly regulated and risk averse environment, the bank already had a defined and compliant set of processes, but they were heavily dependent on manual steps and labour-intensive document management.

The Commercial Finance leadership had a vision of what good looked like, but were unsure how to translate that into reality. Microsoft's Catalyst IDEA framework for identifying potential business value and assessing solution fit was applied by Inciper to present stakeholders with a roadmap for change.

## The Approach

The project was executed using Inciper's RAPID delivery methodology, an iterative approach based on agile principles but with added governance.

Tool like Azure DevOps and shared Teams sites, combined with techniques such as daily stand-ups and sprint playbacks supported delivery of the solution to users within 6 months

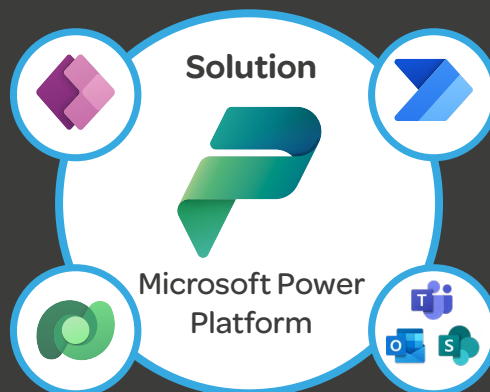


### POWER APPS

Role tailored user experiences, forms and dashboards for business users.

### DATAVERSE

Providing secure, scalable and accessible data model and supporting a central view of the customer.



### INTEGRATION

Standard integration capabilities with other Microsoft technology components to provide a seamless user experience

### POWER AUTOMATE

Workflows, business rules, document generation and approval processes.

## What Next?

- ▶ With the solution live and delivering value to the banks business finance team, the bank are looking at ways to further leverage their investment in Microsoft technology.
- ▶ **Continuous Improvement** – taking advantage of Microsoft updates and new features with the help of Inciper Managed Services
- ▶ **Marketing and Communications** – Exploring the capabilities of the Microsoft Dynamics 365 Marketing module for segmentation customer journeys and marketing execution across the group
- ▶ **Improved Central View** – Delivering an improved view of customers across the different bank brands to help service improvement and customer satisfaction
- ▶ **New Processes** – Extending the reach of the Microsoft Power Platform solution to provide low code / no code enablement of new processes



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“We genuinely worked as one team throughout the project. Inciper’s approach, expertise and use of tools like Azure DevOps helped us to achieve an on time and on budget delivery”

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## Why Inciper?

Delivering business value through technology implementation is what drives us.

To learn more about the Microsoft Power Platform, the Inciper RAPID delivery methodology or our other clients,

visit [www.inciper.com](http://www.inciper.com)

  
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