# ROBOTIC PROCESS AUTOMATION

Translation of Netzwoche Article published on Weds 07.06. 2017 | from Lukas Hebeisen, Head of Implementation & Digital Transformation, Swiss Post Solutions.

PostFinance and Swiss Post Solutions have been engaged in a joint project looking at ways in which software robots could assist PostFinance with its back office processes. Robotics software has also been used in the bank's collection procedures, although not in the change of address process.
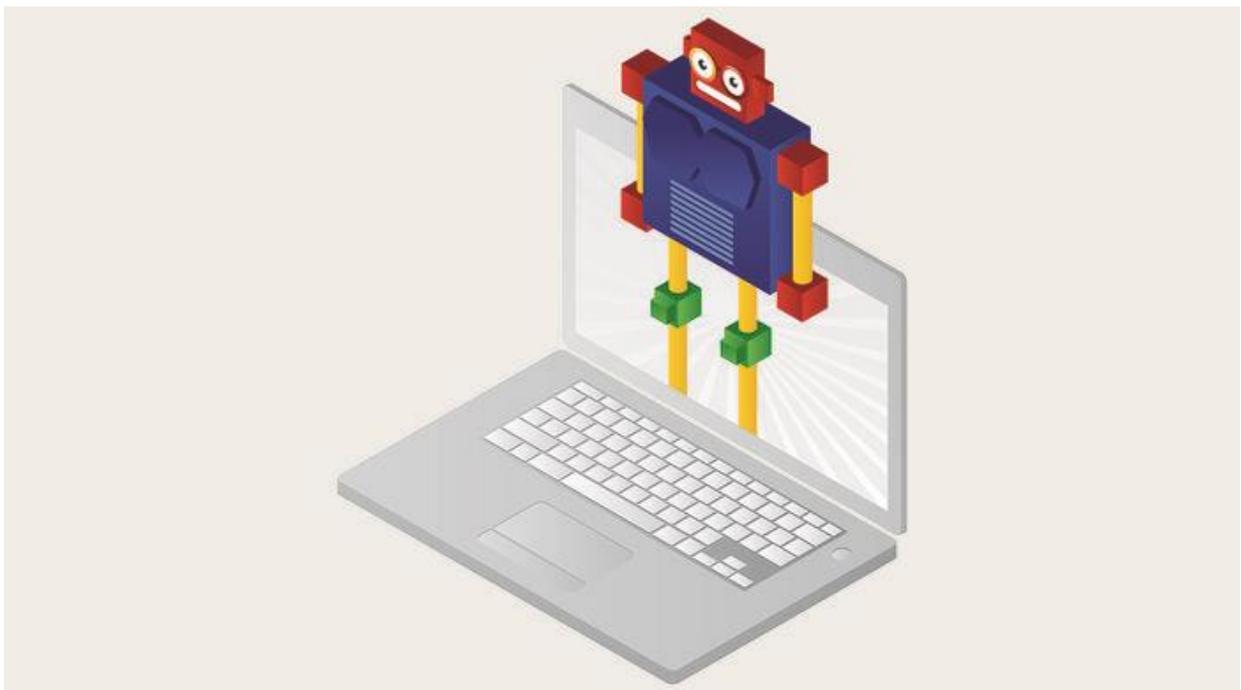
(Quelle: iStock)

Manual and repetitive tasks are standard practice and heterogeneous system landscapes are routinely found in virtually all companies which provide financial services. At the same time, the digital transformation, process optimizations and cost savings are all high up on the agenda. Robotic process automation (RPA) is one possible way of combining these aims, as demonstrated by a joint PostFinance and Swiss Post Solutions project.

Collection process by means of robotics

 If Mr Suter or Ms Meier have forgotten to pay their credit card bill, a complex process is set in motion at PostFinance. A list of late payments with customer details is manually processed at regular intervals by a back office team at the bank. The staff are required to run through a prescribed sequence of multiple steps involving the use of various systems.

Process automation with robotics

Swiss Post Solutions has developed a solution for PostFinance which uses RPA. A robot conducts regular checks – including outside office hours – to identify cases of debt collection. It reads certain data, such as IBAN numbers or credit card types, and starts various back office applications in order to analyze the cases and to check when previous credit card bills were paid.

The robot then moves onto the next step and tells the staff which accounts can potentially be charged with the relevant amounts. The robot operates very nearly in real time, assisting with the process and duly abiding by all the relevant business rules.

Better quality and compliance

"RPA is a key technology which is enabling companies to exploit the digital reform in order to improve the quality of their processes and to reduce the time spent on manual processes," said Jörg Vollmer, CEO of Swiss Post Solutions. "Another advantage is that the old systems do not need to be reconfigured because the robots work on the existing systems. A full audit trail is also guaranteed, with each step being fully documented and the relevant data being held in the company."

Intelligent automation at Swiss Post Solutions

Artificial intelligence can automatically process unstructured documents like email inquiries. It begins by identifying the content of the message. Is it a request for a quotation perhaps? The system then looks for key information like the name of the sender and the sender's customer number and joins them with customer data held on the internal system. Depending on the availability of data and the policies which are in place, the system can then process the case entirely independently and send the requested quotation. If the system is unable to manage the case alone, it will refer the inquiry to a member of staff. If the situation recurs, the system will recognize the case and solve the issue independently. It therefore keeps learning and adding to its knowledge base.