



ENHANCING FINANCIAL CUSTOMER EXPERIENCE WITH PEGA AND MAINFRAME SYNCHRONIZATION



Project Overview:

To improve the customer experience for their loan account customers, a large financial institution turned to EvonSys for help. The purpose was to bridge the time gap between a legacy mainframe system and modern customer experience channels, ensuring that all customers receive the information they need regarding their OTP transactions in a timely and efficient manner.

Utilizing PEGA and mainframe synchronization, the EvonSys team created data persistence within PEGA that mirrored the changes in the mainframe system. This enabled OTP transactions to be stored and displayed during the timeframe when they would have otherwise disappeared. The solution was launched in Q1 2023, resulting in increased customer satisfaction levels across all channels. The benefits of this project are now available to all customers.



The Problem:

The bank was facing a major challenge with the consistency of displaying One-Time Payment (OTP) Transactions for their loan account holders. The customers were unable to see the OTPs after the payment date in the self-service portal, while agents working in the Contact Center could not see them either in the system when interacting with customers over the phone.

This inconsistent OTP visibility was causing frustration among customers and forcing them to call the contact center to review payments on their loan accounts, leading to increased pressure on customer support staff.

The root cause of this inconsistency was identified as an issue with the design of their legacy mainframe system. Whenever a request was sent from PEGA BPM, it took two days for it to be processed by this system before being written into the downstream mainframe system and posted to the right mainframe screen. This delay meant that customers were unable to view or track their payments or make any changes or corrections if needed, resulting in a poor customer experience.

The Solution:

After careful analysis and collaboration with the bank's digital architecture team, EvonSys developed a solution to bridge the time gap by caching the disappearing data so that they could be displayed during the timeframe.

Our team started by creating a data persistence inside PEGA to store the OTP transactions. We then synchronized the data stored in PEGA according to the mainframe because it is the main orchestrator of the payment process. Essentially, PEGA makes a mirror image so that it displays all the data when they disappear during the mainframe batch.

We also created an automated process that deletes or makes inactive data from PEGA persistence after an OTP transaction gets posted into Mainframe. This helps maintain accuracy and ensures that only relevant information is displayed at any given time, which saves time and energy on behalf of both users and administrators alike.

Finally, we send over the transaction data to channels like Online Banking (Self-Service) and Mobile upon inquiry request, further streamlining this process for our client's customers.

The Results:

The solution was be ready for deployment in the first quarter of 2023, which allowed One-Time Payment customers to process their transactions much more quickly, conveniently, and securely than before. The improvements included faster responsiveness to customer requests, increased payment processing speeds, improved accuracy, and fewer errors.

As a result, the bank expects a significant increase in customer satisfaction across all channels associated with the one-time payment lifecycle. The long-term goal is to ensure that customers receive an industry-leading experience when interacting with the bank's digital services. With the implementation of this solution, customers can expect shorter processing times and fewer errors when submitting payments.

Conclusion:

The EvonSys team was able to develop a solution that addressed the challenge of inconsistency in the OTP transactions, created a secure and reliable system for customers. This resulted in increased customer satisfaction levels as they interact with the bank's digital services.

The successful implementation of these changes and improvements will help the bank continue its commitment to providing an industry-leading experience for its customers and a secure platform for their transactions. We look forward to continuing our partnership with them on other projects in the future.

Be Our Next Success Case Study!

At EvonSys, we're always looking for new challenges. Our team is passionate about developing solutions using the most advanced low-code digital transformation tools and services. Using industry-leading systems such as PEGA, Mendix, Salesforce, and Outsystems, we can provide our clients with unique solutions tailored to their individual needs.



We understand the importance of staying up-to-date with technology, so we're constantly researching and experimenting with various tools to ensure our clients are getting the best possible solution for their needs.

Moreover, we believe in on-time delivery and excellent customer service. Our team works closely with our clients to ensure that their needs are met and their expectations are exceeded.

Do you have a problem that needs solving?

Contact us today and let us help you develop a secure, reliable, and innovative system that can help you reach your goals.

We're excited to be your partner for digital transformation success!

Info@evonsys.com

