

# CRIF & BNL journey

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**BNL**



## Simone Rosti

Senior Director  
Outsourcing & Process  
**CRIF**

**«Come BNL da 2 anni»**

Da quanto tempo collaborate?

**«Da un anno»**

**«Il lavoro di squadra divide i compiti e moltiplica il successo»**

Perché il viaggio intrapreso?

**«La banca cercava un partner qualificato e «flessibile»**

**«Un viaggio di coppia, dove il confronto la condivisione e la sinergia segnano ogni passo»**

Se il progetto intrapreso fosse un viaggio...  
che viaggio sarebbe?

**«Un viaggio a tappe»**

# FROM NOW ON

Ready for open business

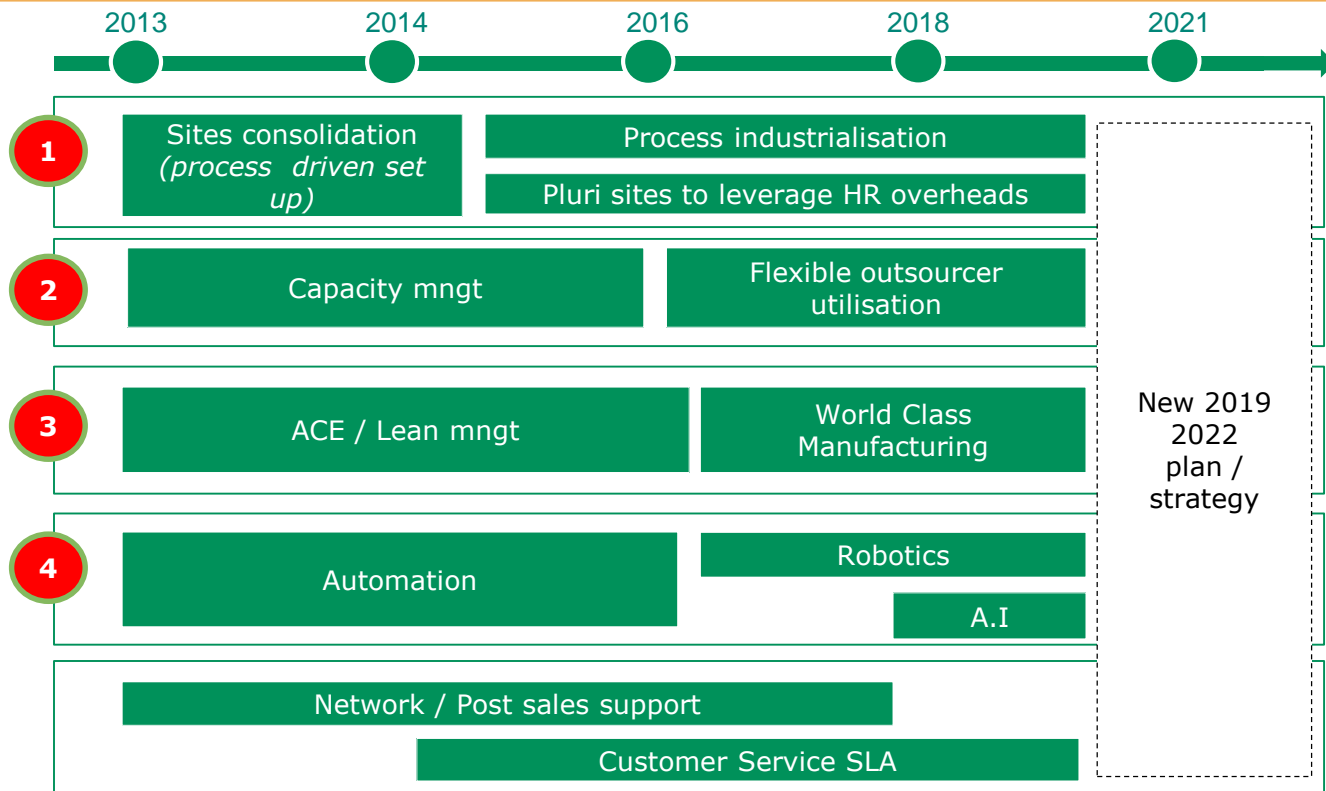
NEW GROWTH

**Strumenti innovativi e  
reingegnerizzazione dei processi a  
sostegno del business: il caso BNL**

Fabio Pugini  
*Direttore Produzione e Assistenza Commerciale*



# Since 2013 BNL started an Operation Industrialisation Plan based on 5 pillars to ensure efficiency and excellence in customer service ...



## ... that enabled us to achieve specific efficiency and customer service improvements

		2018 vs 2013
Efficiency	<b>Savings on TCO (at constant volumes)</b>	<b>-30%</b>
	<b>FTE saving from ACE / WCM</b>	<b>-8%</b>
	<b>FTE saving from Automation / process reengineering</b>	<b>-10%</b>
	<b>Loss from operational risks</b>	<b>-33%</b>
Customer Service	<b>Operational Errors reduction</b>	<b>-10% YoY avg</b>
	<b>Customer Satisfaction on BO processes</b>	<b>+ 20% (78 vs 65)</b>
	<b>Customer SLA In target</b>	<b>&gt; 95%</b>

# Site consolidation (2012 – 2015) has been the first step to overcome complexity and ensure the industrial set up

1



**Geographical set-up...**



**...to process driven set-up**

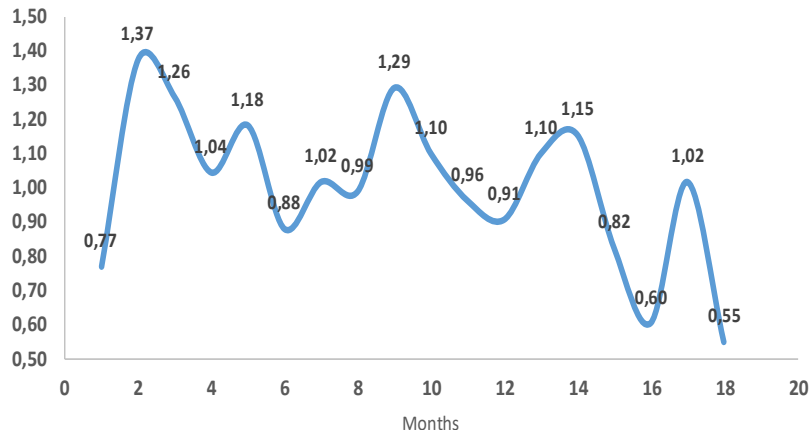
- Centralization of activities
- Automation and electronic dispatches
- Simplification of organizational structure

**Creation of competence and excellence centers**  
**Improved efficiency and reduced operational risks**

# To ensure timely, effective and efficient production it's key to anticipate and manage the process volumes variability

2

An example of volumes variability: dispersion of new client acquisition via web channel over 18 M average (=1)



Capacity mgmt  
Pillars

FORECASTING &  
OPTIMIZATION

PAPERLESS

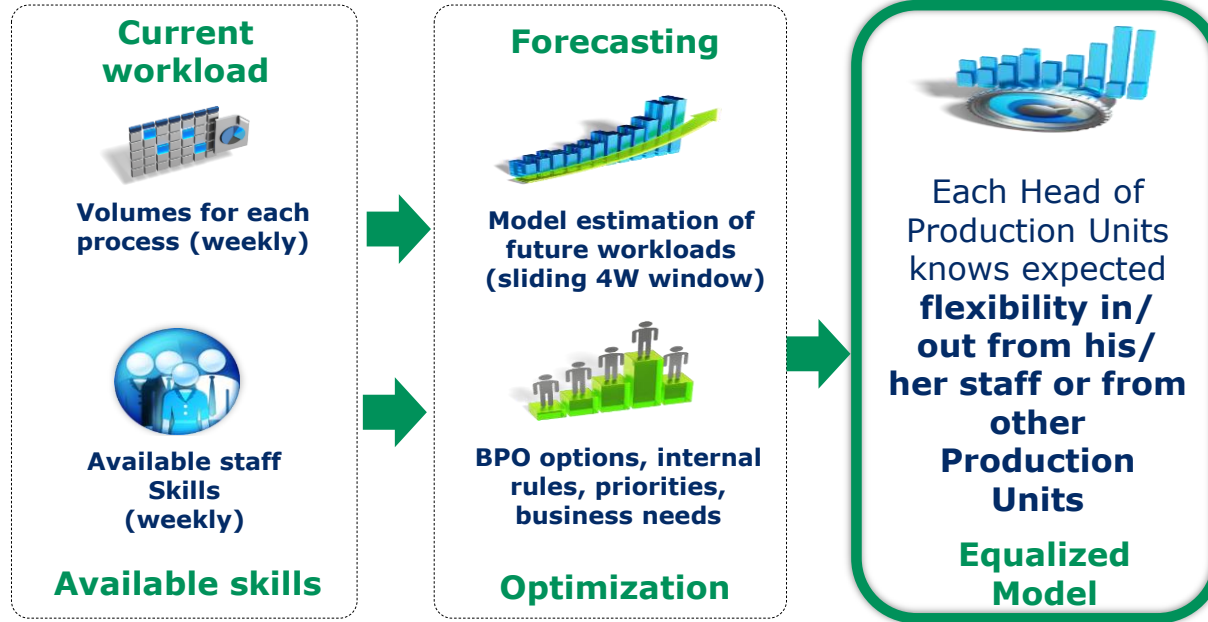
MULTI SKILLS  
STAFF

*Monthly workload can vary up to  $\pm 40\%$  vs average: capacity management is key to ensure timely client service*

# Capacity mngt can match volumes and available staff skills for each process improving customer service and reducing outsourcing Costs

2

## The capacity management process



*Direct impact on Customer Service and Outsourcing Strategies*



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GRUPPO BNP PARIBAS

Fabio Pugini

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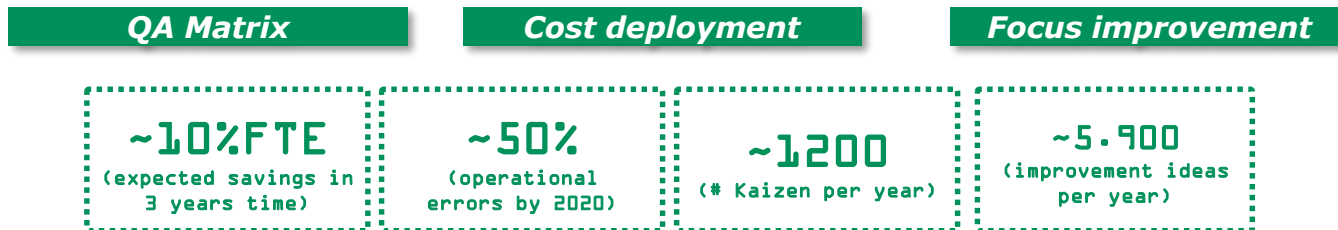
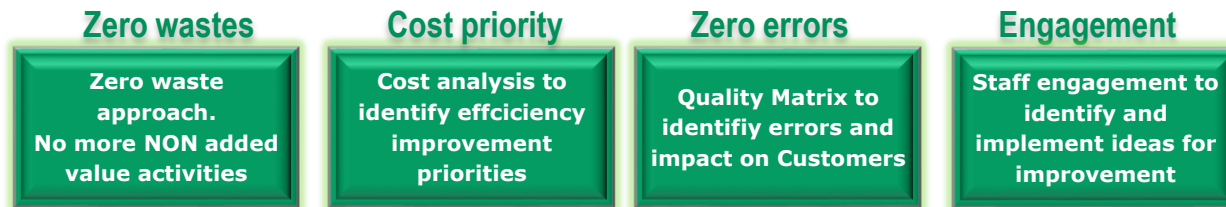


@FMCRIFF

**CRIF**  
Finance Meeting 2019

# Since 2014 we adopted World Class Manufacturing to improve quality of services, bring to zero cost wastes e improve people engagement

3

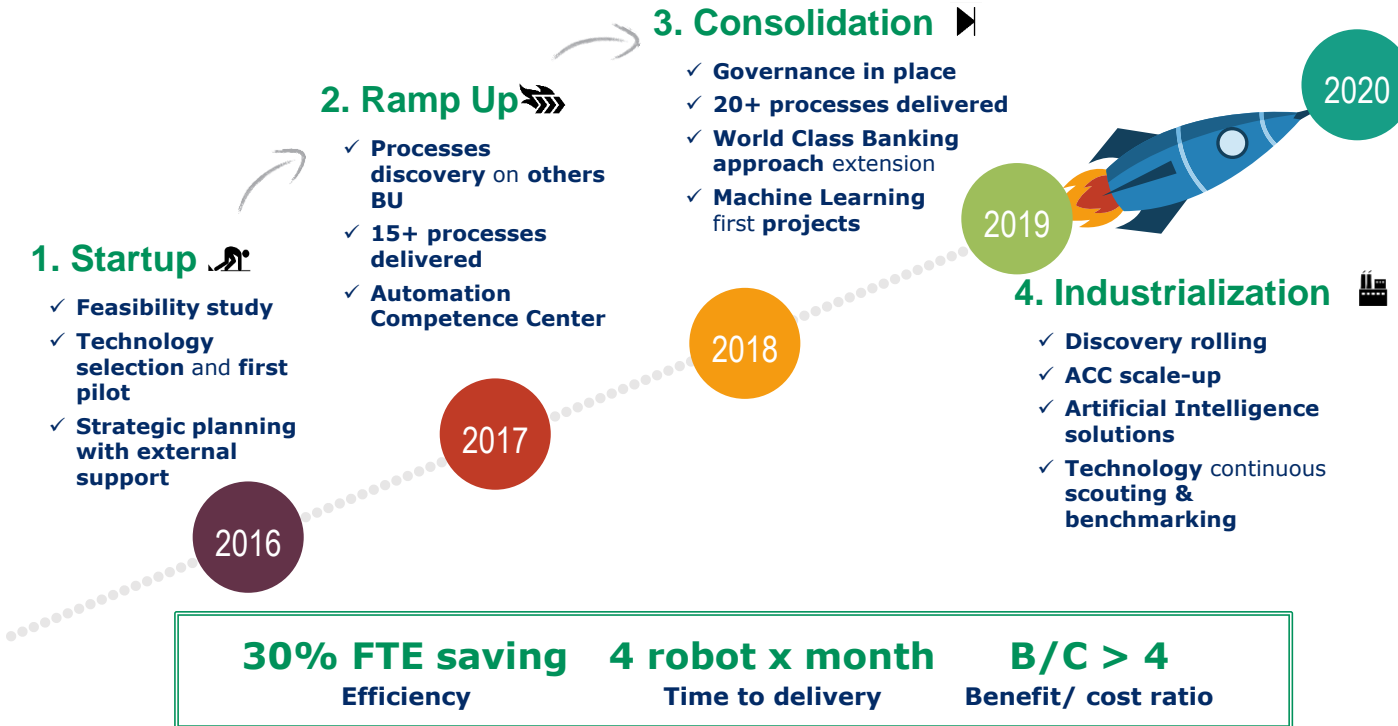


*Manufacturing approach have helped us in setting different ambition and mindset*



# In 2016 we launched the BNL Robotic Program with well defined target objectives

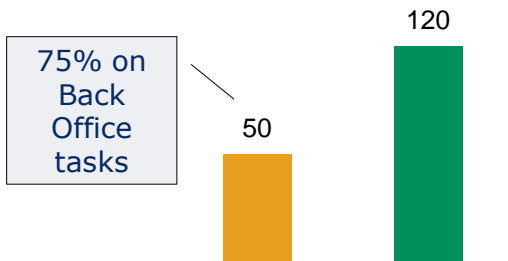
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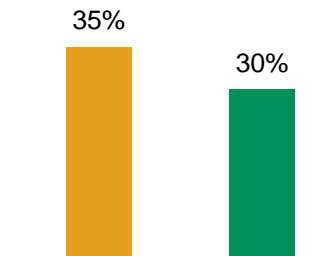
# Robotic Programme is in line with its target and is now a key component of the Industrialisation Programme, not only in BO

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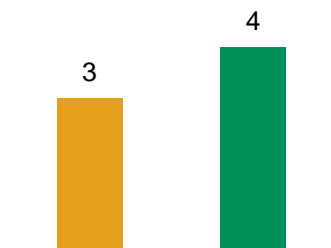
## Delivered Robots



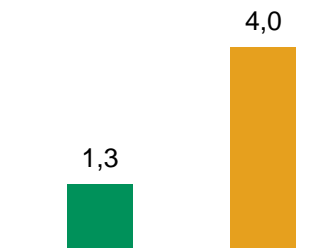
## FTE Freed Up



## Time to delivery (robot per month)



## Benefit/ Cost ratio



■ Target 2020 ■ Up to now

# On A.I, we successfully deploy a pilot and we plan to deploy specific use cases solutions to improve cust. experience and efficiency

4

	Description	Benefits
<b>Internal Help Desk</b>	Automatic management of RMs requests	FTE savings on FO / BO. Timely answer to customers
<b>Client Help Desk</b> <i>(mail, tkt and chatbot)</i>	Automatic management of client requests via ticket, mails, chat-bot	FTE savings on FO. Timely answer to customers
<b>Advance Customer Analytics</b>	Integration of data sources to implement Advocacy platform and increase commercial campaign effectiveness	NPS and Revenues / cross selling increase
<b>Claims &amp; frauds</b>	Automatic classification and dispatching of client mails to claims and fraud teams	Fte Savings on Bo and other units Better customer service
.....		

***Robotics and A.I. can make task / processes more efficient, faster and more reliable with a positive impact on CJ's***

## Conclusion

### What we've learnt up to now, what challenges for the next future

- **Efficiency** and **productivity** are still a priority but ...
- ... industrialisation is no more enough, **service personalisation and real time** are the new challenges
- **Net Promoter Score** and **Rone drives** priorities of actions
- **Customer Journeys** are key, End to End approach is now needed
- **Technology and digitalisation** will transform FO and BO activities; will we have still Back office in next 5- 10 years?

*«Change not always will bring improvements,  
but to improve we need to change»*

(Winston Churchill)

# CRIF e BNL Gruppo BNP Paribas journey

## Le esigenze



BNL Gruppo BNP Paribas ha avviato un progetto di  
**REINGEGNERIZZAZIONE  
DELLA FASE DI POST STIPULA MUTUI:**

- ✓ Gestire **volumi crescenti**
- ✓ **Scalabilità** nella **gestione dei picchi di volumi**
- ✓ **Ridurre i tempi** di ricezione dei documenti finali tramite un processo digital



**MASSIMIZZAZIONE DEL BUSINESS**

# CRIF e BNL Gruppo BNP Paribas journey

## Il progetto



**Efficientamento  
di processo**



**Esternalizzazione fase  
Post Delibera e Post stipula**

# CRIF e BNL Gruppo BNP Paribas journey

Gli step: «efficientamento di processo»



## “Approccio digitale”

Possibilità per i notai di inviare la documentazione finale dell’atto di stipula tramite PEC

- ✓ “Digitalizzaizone” del processo
- ✓ Dematerializzazione della documentazione cartacea
- ✓ Recupero massivo dei documenti

# CRIF e BNL Gruppo BNP Paribas journey

Gli step: «esternalizzazione fase post delibera e post stipula»



## OUTSOURCING

Il servizio in collaborazione con CRIF BPO riguarda la gestione della **fase di post delibera e post stipula** per i mutui a privati :

- **Analisi tecnico-legale:** analisi e valutazione della documentazione preliminare alla stipula
- **Perfezionamento minuta**
- **Perfezionamento garanzie:** ricezione, analisi e controlli di forma e di merito di tutto il corredo documentale post stipula e Perfezionamento della garanzia su applicativo cliente



# CRIF e BNL Gruppo BNP Paribas journey

Destinazione raggiunta



- Sostegno allo **sviluppo del business**:
  - Gestione di maggiori volumi
  - Riduzione tempi di lavorazione
  - Flessibilità e scalabilità
- Possibilità di gestione delle pratiche da tutti gli HUB, sfruttando competenze e sinergie
- **Approccio consulenziale** e di condivisione per l'ottimizzazione e il miglioramento del processo
- 100% **rispetto tempi medi di lavorazione**

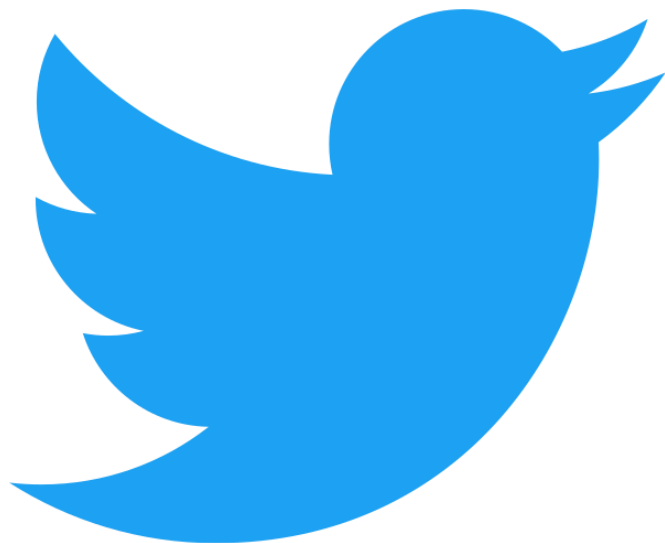
### POSSIBILI ATTIVITÀ

- Finanziamenti a medio e lungo termine intermediati da Artigiancassa
- Pignoramento terzi



# CRIF e BNL Gruppo BNP Paribas journey

...in un Tweet



@**CRIFBPO** e @**BNLBNPParibas\_**  
insieme per la reingegnerizzazione del  
processo di post stipula mutui. **#Sinergia**  
è la chiave fondamentale del nostro  
successo!

# FROM NOW ON

Ready for open business

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Bologna | 8 Ottobre 2019

Gli atti dell'evento saranno disponibili sull'APP

## CRIF FINANCE NEXT

