

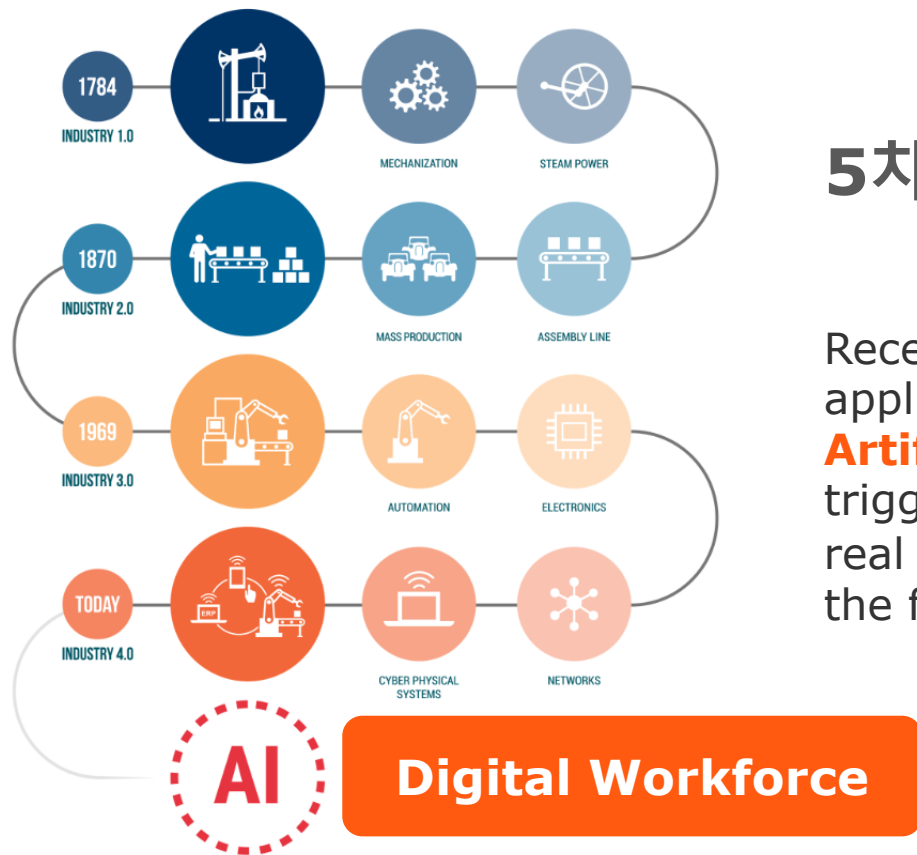


AUTOMATION  
ANYWHERE  
Go be great.

# Digital Workforce를 활용한 금융 이노베이션 구현 전략



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## 5차 산업혁명의 엿지

Recent rapid adoption and application of **Automation** and **Artificial Intelligence** algorithms – triggered by access to big data and real time analytics – are changing the face of future workforce.



# 지능형 자동화 기술의 가속화

The worldwide RPA software market will grow at 49% CAGR for 2017-2022 to US\$3.7 billion, much faster than the overall cognitive and AI technologies markets that will represent a CAGR of 37%.

## RPA Use Cases and Adoption across Functions:



**Financial**  
Quote to Case,  
Procure to Pay



**Human Resources (HR)**  
Employee Data  
Management,  
Payroll Processing



**Operations**  
Data Management,  
Legal Processing



**Supply Chain**  
Invoicing,  
Contract Analysis  
and Processing



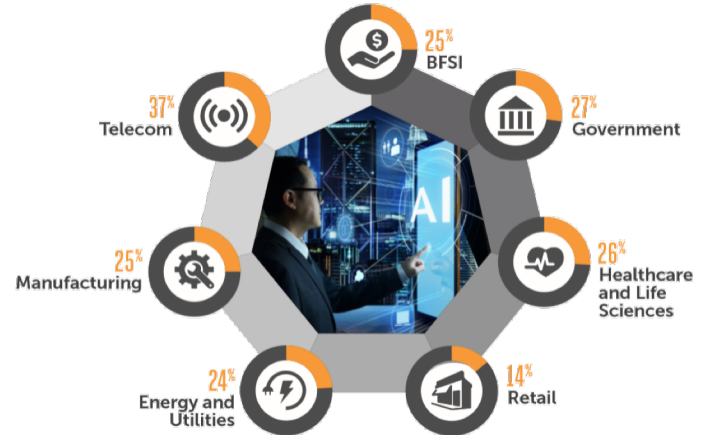
**Tech and Customer Support:**  
Level-1 Support,  
Data Querying,  
Knowledge  
Management



**Sales and Marketing**  
CRM Updates,  
Reports

Source: IDC Future of Work Survey, 2018 (n=1,425) with sample size by selected countries: Indonesia (n=93), Thailand (n=88), Vietnam (n=61), Korea (n=115), Malaysia (n=93), Singapore (n=120), Australia (n=117), New Zealand (n=106), and Japan (n=150)

## Penetration of RPA Technologies by Industry\*



\*Note: Data reflects the percentage of the total number of organizations surveyed that are implementing RPA in each sector.

# Digital Workforce란 무엇인가?

Today's workforce



Do



Think



Analyze



Coffee

The digital workforce for the modern enterprise



Enterprise RPA

+



IQ Bot

+



Bot Insight

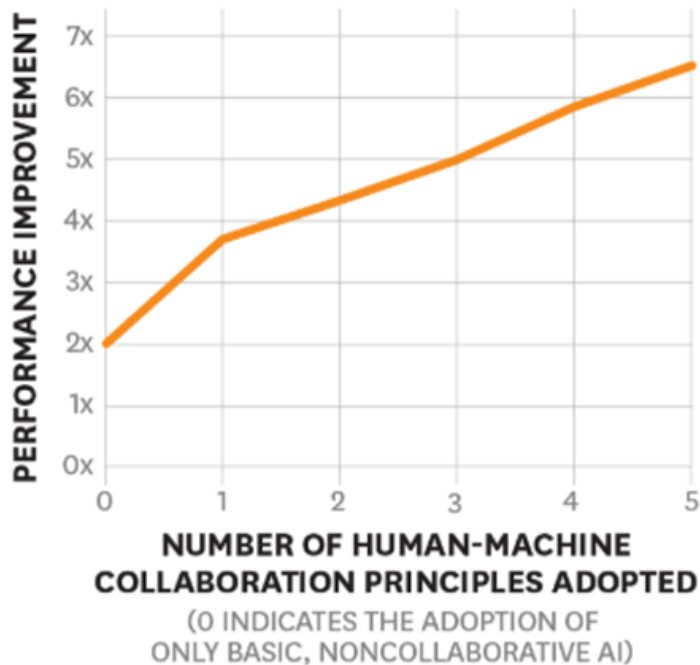
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Digital Workforce



# 미래는 **Human-Machine Collaboration** 시대

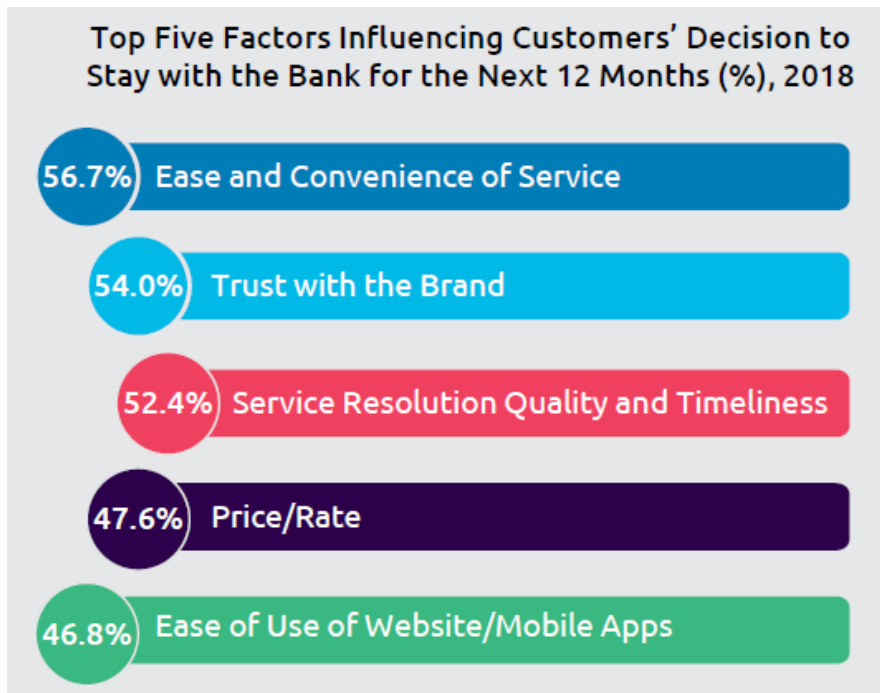


## Five Key Collaboration Principles

1. Reimagine business processes
2. Embrace experimentation / employee involvement
3. Actively direct AI strategy
4. Responsibly collect data
5. Redesign work to incorporate AI and cultivate related employee skills

# Financial Services Industry Challenges

- 다수의 규제에 대한 대응
- 고객의 경험관리
- 핀테크 기업과의 경쟁
- 다양한 Legacy 시스템의 연결
- 운영효율화
- 다수의 엑셀기반 매뉴얼 업무



Source: Capgemini/EFMA, "World Retail Banking Report 2018"

# 금융권 Automation Use Cases



## Loan Fulfillment

- Mortgage Origination
- Mortgage Servicing
- Credit Card Application Processing
- Underwriting
- Data Acquisition
- Fraud Detection
- Fulfillment Status
- Loan Processing



## Wealth & Asset Management

- Client Onboarding
- Portfolio Management
- Performance Reporting
- Confirms Management
- Settlements
- Payments & Automated Account Transfers (ACAT)



## Customer Service

- Account Opening & Closure
- Address Verification
- Customer Updates & Data Consolidation
- Account Statements
- Complaint Processing
- Call Center Support



## Compliance

- Know Your Customer (KYC) Data Checks
- Anti-Money Laundering (AML)
- OFAC Sanctions Verification
- Flood Zone Tracking
- Regulatory Reporting



## Data Management

- Data Mining
- Data Validation
- Legacy System Data Migration
- Compliance & Internal Audit Data Testing



## Finance

- GL Reconciliations
- Manual Journal Entries
- Treasury Operations
- Tax Master Data Management
- Accounts Payable/ Invoice Processing
- Accounts Receivable
- Management & External Reporting



# 금융권 사례: 자금세탁방지 (Anti-Money Laundering, AML)

## Top 25 Commercial Bank

### • Challenge

수많은 정보수집과 자료 준비, 자료분석, 보고 및 검토 및 모니터링

### • Solution

정보수집 및 자료 준비단계 자동화 (전체의 약 10%)

국내 시중은행 및 외국계 은행 자금세탁방지 전담 인력 현황

	은행	자금세탁방지 전담 인력	전체 행원 대비 비중
국내 시중은행	KB국민은행	26명	0.15%
	NH농협은행	16명	0.11%
	신한은행	32명	0.24%
	우리은행	32명	0.23%
	KEB하나은행	17명	0.13%
국내 외국계 은행	SC제일은행	100명	2.30%
	씨티은행	110명	3.11%

Financial Action Task Force, FATF 의 국제 기준이행 현황에 대한 상호 평가를 앞두고 있음

### FATF

FATF의 기준 및 내부 통제 수준이 미흡한 경우 기관의 제재, 회사이미지의 타격 등의 막대한 비용 발생

### RPA

국내 금융회사들이 직면한 높은 국제 규제 수준과 이를 따르는 데 필요한 전담 인력의 부족문제를 효과적으로 해결 가능

# Case Study: 카드거래환급 프로세스

Top 25 Commercial Bank

## • Challenge

수많은 정보 수집과 자료 준비, 자료 분석, 보고 및 검토 및 모니터링

## • Solution

BOT을 활용하여 메일에서 업무처리에 필요한 정보 추출 후 거래정보와 금액 확인, 자동으로 고객에게 입금될 금액 통보 및 SQL DB에 자동업데이트



**COMPLEX**

단순한 환급처리 업무에서도 다수의 외부 프로그램을 활용하여 데이터의 입/출력, 송/수신등 여러 경로로 작업 발생.

RPA를 활용하여 업무수행의 단축이외에도 다양한 규제에 대한 준수하기 위한 모니터링에도 활용가능

# Automation Anywhere

Global Leader in RPA and AI and the pioneers  
for Digital Workforce

By 2020, we will be the world's largest employer with  
3 million AFTEs augmenting the global workforce.

**3,500+**

Customer Entities

**1,100+**

Partners

**1.7M+**

Bots Deployed

**90+**

Countries

**16+**

Years of Innovation

**159,000+**

A-People Community

 SoftBank

 Goldman  
Sachs

 salesforce ventures

 NEA  
New  
Enterprise  
Associates

 GENERAL  
ATLANTIC

 WiL  
WORLD INNOVATION LAB



# Bot Store

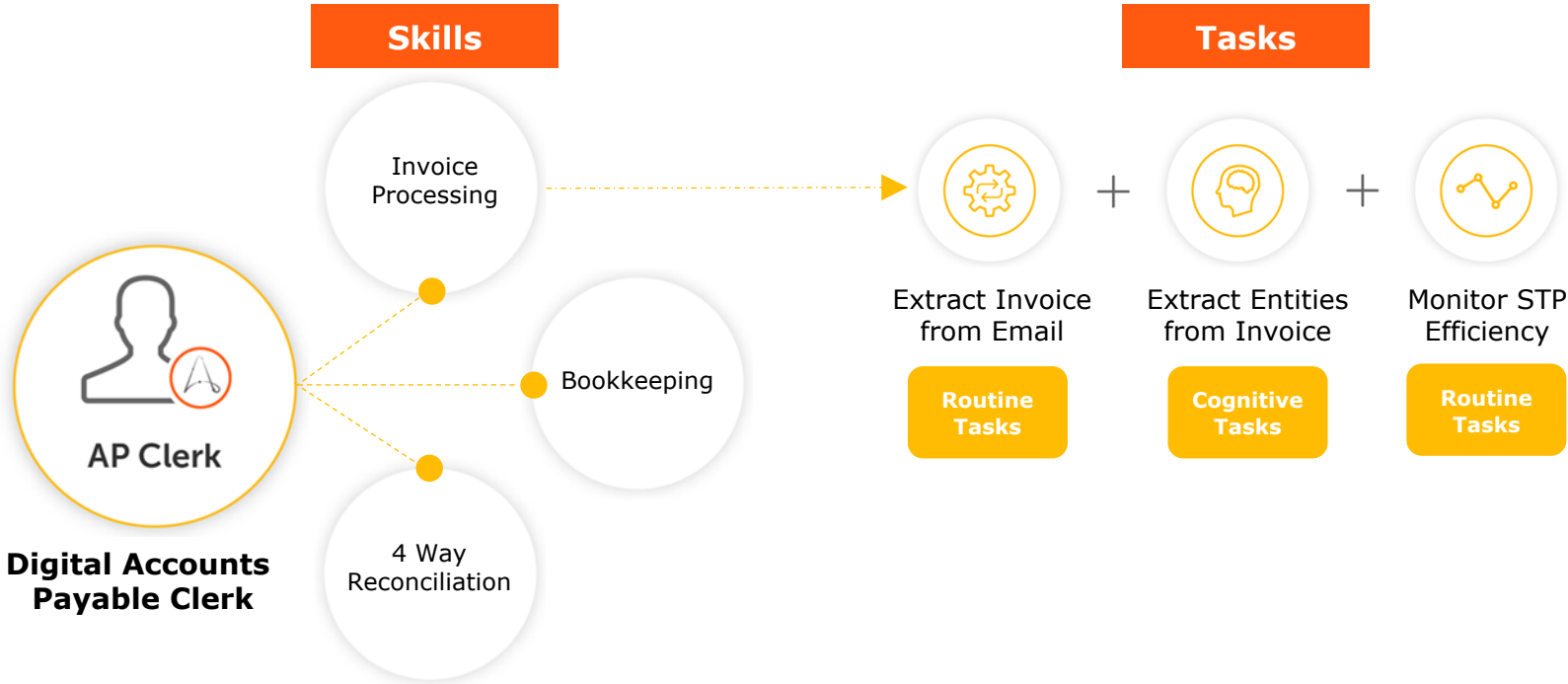


**100,000+**  
DOWNLOADS

**600+**  
BOTS

**20+**  
DIGITAL WORKERS

# Digital Worker





DIGITAL ASSISTANT

## ACCOUNTS PAYABLE CLERK

TRY ME

HIRE ME



### My Skills

Invoice Processing  
Bookkeeping

PR to PO Reconciliation  
PO to Invoice Reconciliation

Ledger Updates  
Update MRP

more..

### My Experience

Hired **500** times, by **100** Fortune companies. **300** other companies.

**50** Financial Services companies, **50** CFOs, **125** Controllers **30** RPA Developers.





Logos of various global enterprises including: citi, BOSCH, SANOFI, airtel, Linked in, centrica, Quad, UBS, CAT, gsk, verizon, DELL EMC, AMBIT ENERGY, SAINT-GOBAIN, ANZ, Honeywell, JPMorganChase, Schlumberger, NOVARTIS, AT&T, Symantec, Direct Energy, and KOCH.

### Customer Success Across Spectrum of Global Enterprise

- BFSI
- Engineering
- Pharma
- Telecom
- Hi-Tech
- Oil, Energy & Utilities
- Manufacturing

Logos of various global enterprises including: SOCIETE GENERALE, L&T Construction, syngenta, HUAWEI, Qualcomm, Schlumberger, Goldman Sachs, FATON, AstraZeneca, NOKIA, certis, CISCO, ALSTOM, MasterCard, 3M, Pfizer, bouygues, Seagate, COSMO, CORNING, and SIEMENS.

# ENTERPRISE A2019

더욱 스마트해진 자동화  
다른 모든 것은 과거가 됩니다

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# Automation Anywhere Enterprise A2019

Purely **Web-based, Cloud-Native**  
RPA-as-a-Service Platform

Experience



Cloud



Intelligence



Ecosystem





+



Microsoft



**Go be great.**<sup>TM</sup>