

Société Générale Algérie

Case Study

TUNGSTEN
AUTOMATION

 SOCIÉTÉ
GÉNÉRALE

Case Study

Société Générale Algérie Accelerates Customer Onboarding from Weeks to 15 Minutes

Reliance on manual processes was causing delays at Société Générale Algérie. The need to comply with several levels of regulatory controls stretched the onboarding process to at least 30 days and required customers to make multiple return visits to their branch. Working with CaptureDoc, the bank deployed artificial intelligence/ cognitive-enriched Tungsten Automation solutions to capture information from documents and intelligently route them through the required business processes and decision gates. The result? Customers walk out of the branch with new accounts in 15 minutes.



>1,600

Person-Days Saved
Per Year

>4x

Faster Security Patching
for Core Banking System

2,880x

Faster Onboarding of New
Customers

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Tewfik Medani,
CIO, Société Générale Algérie

ABOUT SOCIÉTÉ GÉNÉRALE ALGÉRIE

Société Générale Algérie is a universal bank present in Algeria since 2000, with 100 branches serving more than 180,000 retail, commercial and corporate customers.

REQUIREMENTS

- Maintain high return on equity and reduce operating costs
- Increase market share by streamlining customer interactions
- Boost customer loyalty by improving service levels
- Accelerate service delivery without compromising regulatory compliance

PRODUCTS IN USE

- Tungsten Insight™
- Tungsten TotalAgility®
- Tungsten RPA™
- Tungsten SignDoc®

Challenge

With 100 branches throughout Algeria, Société Générale Algérie offers a growing range of banking services to retail, commercial and corporate customers. Société Générale Algérie's corporate strategy has three key pillars: to maintain ROE (return on equity) of 20%, to increase its market share and to improve customer service. To achieve these goals, the company had identified the need to acquire technology enablers.

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CIO Tewfik Medani explains: "Looking at our existing processes, there was too much dependency on paper documents and manual processing. We knew that introducing technologies such as electronic document recognition, e-signatures and robotic process automation would allow us to save time, improve accuracy and free up staff to focus on enhancing the customer experience. This would also be a groundbreaking solution for a bank in Africa."

The customer onboarding process was an obvious pain point and ideal first candidate for digital transformation. Taking around 30 days from start to finish, and requiring the customer to visit a branch up to three times, setting up a new customer account was a highly complex process. It spanned the entire organization from front- to back-office and involved numerous manual validation points.

"Customer onboarding was the ideal test case for digital transformation," says Medani. "It involves direct contact with customers—so it's critical to get it right—and it includes multiple well-defined regulatory controls. We started out by defining the as-is and to-be states, identified the places where we could introduce technology to reduce friction and went to market to find the best technological solutions."

Solution

Medani sought a fully integrated digital transformation platform from a single, well-established vendor rather than trying to stitch together multiple solutions. With only 105 employees across IT and project management, Société Générale Algérie lacked the scale to build and maintain the required integration. Another key requirement was to find a solution provider with a local presence in Algeria to cut both the time-to-market and the delivery cost.

“We consulted with Gartner, and quickly realized that only Tungsten met our requirements,” recalls Medani. “Tungsten offered a complete end-to-end platform that would make it easy to add new technologies over time, and they had an experienced and skilled local partner in CaptureDoc. On paper, everything looked good, but we needed to be confident that the solution would work for us.”

Tungsten and CaptureDoc ran a three-month proof-of-concept exercise involving document scanning, character recognition, e-signatures and RPA. “The partners really rose to the challenge, and the results were stunning,” says Medani. “We then worked closely with CaptureDoc to deploy the full customer onboarding solution in production, which went

smoothly thanks to their expertise and professionalism.”

The automation platform at Société Générale Algérie is built on Tungsten TotalAgility, which provides advanced document intelligence and end-to-end process handling capabilities. For the onboarding workflow, the customer’s documents are scanned in-branch and processed by TotalAgility using document and optical character recognition for both Latin and Arabic character sets. TotalAgility then launches the appropriate validation processes by calling existing APIs or by launching pre-built robots in Tungsten RPA. At the appropriate stages in onboarding, customer and employee signatures are handled electronically through Tungsten SignDoc. Today, a customer can walk into a branch and walk out 15 minutes later with a new bank account.

“Customer onboarding is just the first use case for the solution,” says Medani. “We’ve also introduced RPA to transform non-regression testing for our core banking system, and we’re working on a number of other use cases. As a technology enabler, the Tungsten solution has given us a clear lead over our competitors in Algeria.”

“We are also now the digital transformation role model for other Société Générale operations across our AFMO [Africa, Mediterranean, Overseas] business unit.”

Société Générale Algérie has also deployed Tungsten Insight to measure KPIs and provide performance analytics for its AI-enriched automation environment.

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BENEFITS

- Smart electronic document routing slashes onboarding from 30 days to 15 minutes
- AI/cognitive-powered document recognition and e-signatures smooth the customer journey
- >1,600 person-days saved annually through automated software testing
- Workflows transformed and robotic process automation-enabled to automate regulatory controls

Results

The original customer-onboarding process at Société Générale Algérie involved multiple manual stages—each representing a potential bottleneck and opportunity for human error—and made it difficult to track progress. From at least 30 days before, the AI-enabled process now takes just 15 minutes to complete.

“One of the reasons the process took so long before was that we need to respect a large number of internal and external rules and regulations,” says Medani. “We are still following those rules and regulations to the letter, and it’s now also much easier to demonstrate our compliance. The local regulator is so confident in the solution that we have been permitted to run one of the validation stages asynchronously after the customer has left the branch, which helped us to achieve the 15-minute completion.”

The acceleration of customer onboarding has had a positive impact on both customers and employees. On this first step in their journey with the bank, customers enjoy an extremely positive experience, while employees save huge amounts of time and effort. “The difference is enormous: Customers don’t have to return to the branch multiple times over a period of weeks just to open their account,” says Medani.

“Equally, staff can focus on adding value rather than chasing up paperwork. All the scanning, sending, printing, signing effort has disappeared. Everything flows automatically into the customer dossier, so opening a customer account is actually a positive experience for our employees also. It has really changed their working lives for the better.”

The second use case is the automation of software testing. The core banking system at Société Générale Algérie is updated and patched on a quarterly basis. Before the production system can be updated, it is naturally vital to ensure nothing breaks as a result, which is why the bank runs through 3,800 non-regression tests every quarter.

Previously, this took 1.5 months of work by a team of 14 manual testers. Using RPA, Société Générale Algérie created Testing Factory—an automation system for non-regression testing. Today, the 3,800 tests run automatically overnight, and the whole process is completed within 10 days, overseen by a team of three people. This represents a saving of more than 1,600 person-days annually.

“RPA has enabled us to shrink the patching window dramatically,” comments Medani. “Automation of this highly repetitive work also

reduces the risk of human error and significantly increases job satisfaction for our employees. And RPA was a true technology enabler here: We had no concrete plans for this kind of system before we introduced the solution.”

Having used these AI/cognitive technologies to optimize the onboarding process for its retail customers, Société Générale Algérie is working on similar improvements for commercial and corporate customers.

The availability of automation technologies has changed the mindset of the bank’s employees, who are now empowered to think up new ways to accelerate processes, remove inefficiencies and serve customers better.

“Thanks in part to our Tungsten solutions, digitalization has become a normal part of the working process at Société Générale Algérie,” says Medani. “Once you show that the new technology works, people start coming up with great ideas about how to use it. With this new mindset, we look forward to achieving even greater results in the future.”

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About Tungsten Automation

Tungsten Automation, formerly Kofax, is the global leader in intelligent automation solutions with a trusted legacy of nearly 40 years, with a team of 2,000+ employees in 40 countries, serving 25,000+ global customers. Our dedication to innovation and customer success has earned us industry recognition, including being named a leader in Intelligent Automation (IA), Intelligent Document Processing (IDP) and Process Orchestration by top analysts. We are trusted to help businesses gain unprecedented efficiencies and reduce costs through AI-powered workflow automations that propel their businesses into the future.

To learn more, visit www.TungstenAutomation.com

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