

CASE STUDY

DIGITALLY TRANSFORMING A BANK'S BACK OFFICE



AIS streamlines a Large Commercial Bank's Positive Pay Scrub Process with Robotic Process Automation

A large community bank based in Oklahoma faced challenges with its Positive Pay Scrub process, which involved a labor-intensive and error-prone manual scrubbing of checks. The bank sought to streamline the process and reduce cycle time while removing the risk of human error leading to fraudulent checks being paid. AIS was approached to provide a solution to automate the scrubbing process.

THE APPROACH

AIS designed a solution that blended process automation with manual exception processing. First, the team analyzed the bank's live data sessions to understand the Positive Pay team's decision-making process in real-time environments.

Based on the analysis, the team designed a bot architecture that was assessed with test data and real-time scenarios to match all required cases. The bot was built using UiPath, which connected chrome, Excel, Outlook, and all required applications/tools.

The initial test bot was developed in two weeks, with another week for internal testing. Once the bot was complete, AIS shared a demo with the financial institution and moved into side-by-side testing. After side-by-side testing, AIS assumed the full live processing workload over the course of 30 days.

THE OUTCOME

AIS delivered a Positive Pay Scrub bot that made zero false payment decisions while processing approximately 1,400-2,100 checks per day. The bank benefited from cost savings, cycle time improvements, and productivity/efficiency gains. The bank employees, formerly aligned to the Positive Pay Scrub process, could now work on higher value-add tasks. Cycle time was reduced from two hours to approximately one hour and can be reduced further by creating additional instances of the bot.

The client found the solution provided by AIS to be attractive as it addressed the pain points of the previous manual process, increased efficiency, and minimized the risk of fraud. In addition, the client appreciated the approach taken by AIS to analyze their live data sessions and design a bot architecture that matched the Positive Pay team's decision-making skills. The client evaluated AIS by engaging in a proof-of-concept project using the Positive Pay scrub, demonstrating the automation potential. The client found the partnership with AIS to be a success, and no SLA deadlines were missed. The client was pleased with the outcome and noted that AIS delivered the solution within the expected timelines.

In conclusion, AIS provided a solution that addressed the client's pain points while providing cost savings, cycle time improvements, and productivity/efficiency gains. The bank was impressed with the results and appreciated the approach taken by AIS to analyze their live data sessions and design a BOT architecture that matched the Positive Pay team's decision-making skills.