

Union Bank of the Philippines Use Case

THE JOURNEY TOWARDS INTELLIGENT AUTOMATION

In 2016, the chairman of Union Bank of the Philippines announced, “Digitize or perish.” Within a few months—with the help of the board of executives—the bank laid out its roadmap to digitization and success, in alignment with the Banking Industry Architecture Network (BIAN) framework.

The goal was to create a more customer-centric business model with greater self-service, FS and regulatory compliant. UBP wanted to automate processes across the enterprise: revenue generation, customer experience, cost efficiency, regulatory compliance management, risk management components, and more.

Introducing Appian

UBP sought cloud-based technology that followed these principles: T+0 (straight-through), 24/7, six sigma, and totally secure. After running a comprehensive research and selection process, the bank chose Appian. With Appian, UBP launched its first fully digital branch, The ARK, in less than three months, deployed more than 400 automated applications, and accelerated processing times by 300%. Through this process of digital transformation, UBP went from 5% digitization to 97% digitization.

Introducing UiPath

As UBP used Appian to automate its processes, the bank identified a huge opportunity to automate many of its workforce’s manual, daily activities and in 2018 adopted UiPath for robotic process automation (RPA) in three offices. Each of approximately 25 bots acts as an employee performing various automated processes. Today, UBP has around 400 processes running on Appian, and UiPath touches 60% (almost 240) of these processes. This approach alleviated complexities and inefficiencies from UBP’s almost 250 siloed, disjointed legacy systems. These systems are now aligned and are still in use today.

One of UBP’s digital transformation pillars involved “people transformation”: training programs to help employees shift from monotonous jobs to roles requiring more intelligence and input. During this digital transformation, around 20% of UBP’s operations moved across branches and departments such as HR, and IT.

Three branch tellers and one branch manager with 10 years of experience are now developing their own processes in Appian and UiPath. Appian and UiPath are relatively easy to use, and low code makes learning curve for both products minimal. The ease of Appian and UiPath increases the rate at which organizations move toward true intelligent automation.

Use case: Integrating Appian and UiPath – Mortgage Loan Processing

UBP used Appian and UiPath to transition its mortgage loan processing. The previous system and process was very time consuming and paper-based, with the loan approval process taking an average of 20 days. After implementing Appian and Uipath, UBP reduced its average processing time from origination to approval from 20 days to within five minutes.

APPIAN, UIPATH AND UBP

While the UiPath’s web-based interface provided helpful statistics and insights on each bot and every process, the information needed was not delivered through a single, time-saving dashboard for business leaders and executives.

UBP’s solution: Using Appian to build a set of dashboards that combine information on all processes and bots and presenting this data in a consolidated way would be useful for upper management. UBP also relied on Appian for routing. For all Human in The Loop activities, Appian redirected exceptions to the RPA processes for special handling.



RESULTS BY THE NUMBERS

Within a span of two years, UBP accomplished the following:

Process Statistics

- UBP has around 400 processes with Appian, with 60% (around 240) of these processes touched by approximately 25 UiPath bots
- UBP moved from 5% digitization operations to almost 97% digitization
- Using Appian and UiPath bots, UBP has been able to keep around 250 siloed systems in use

People Statistics

- Appian and UiPath enabled UBP to achieve one of its pillars of digital transformation: people transformation
- The bank moved 1/5 of its operations to departments where human impact would be greater and jobs without monotonous tasks
- Three bank tellers and one branch manager are now using Appian and UiPath to build their own processes

Revenue Statistics

- Average daily balance is four times higher
- Customer spending is six times higher
- Revenue is 12 times higher

SUMMARY

Union Bank of the Philippines used Appian and UiPath to successfully implement intelligent automation and truly transform UBP in a span of just two years, moving from 5% to 97% digitization.

Ana Delgado, UBP Senior Vice President Finance, and chief compliance officer, described the new UBP in these words:

“Designed more like a business lounge than a typical bank, this is a ‘first of its kind’ in the Philippines, and an embodiment of digital transformation in the banking industry.”

Appian

Appian provides a low-code development platform that accelerates the creation of high-impact business applications. Many of the world's largest organizations use Appian applications to improve customer experience, achieve operational excellence, and simplify global risk management and compliance.

For more information, visit www.appian.com