

## Appian RPA: Case study

# Automating financial and mortgage services management during COVID-19

### Overview

Established over 40 years ago, Garsa (Gestores Administrativos Reunidos) provides BPO services for banking and real estate organizations, as well as mortgage and asset management for the largest financial services companies in Spain. Garsa is rapidly expanding, with 25 offices in Spain, over 800 employees, and more than 1 million customers.

### Challenge

Garsa manages a high volume of administrative transactions related to mortgage applications, credit approvals, tax management, and other financial transitions. Multiple external applications must be connected to provide the best customer experience (CX).

Garsa's team of automation specialists proactively identify opportunities for automation to drive outstanding CX.



“ Appian is allowing us to focus on higher-value work, to shift time previously spent on administrative tasks to more engaging activities that allows us to think, develop and contribute, gaining a lot in efficiency. ”

Óscar Gómez Sanz, CEO Garsa

“ Appian provided us with a centralized process automation solution which is flexible, stable, and scalable. Processes are executed on a daily basis by business users, and the necessary resources are supervised by the technical department, making humans and robots work together in a coordinated and super-efficient way. ”

Bruno Vicente, CIO Garsa

## Automating financial and mortgage services management during COVID-19

During the COVID-19 pandemic, Garsa used Appian's low-code automation to help customers face their most urgent challenges. This included:

- 1 **Deploying new administrative services, such as a moratorium process for requesting delays in debt payments.**
- 2 **Accelerating existing processes during peaks in workload after the lock-down.**

### Approach

Garsa's IT executives chose Appian because the automation platform exceeds their requirements for:



**Robustness**



**Easy code  
maintenance**



**Orchestration**



**Centralized  
process control**

Furthermore, Appian provides complete visibility into automation activities as well as reporting, analytics, and task management tools for responding quickly to ad-hoc processes and robotic process automation (RPA) bot exceptions.

With Appian:

- ✓ **EAutomation development is fast**, requiring little time or effort to reach full performance after a candidate process is identified.
- ✓ **Automation scales quickly** via cloud-native capabilities - vital during the COVID-19 pandemic.
- ✓ **It's easy to connect systems and data** with Appian RPA bots for external applications that don't use web services or APIs and processes that join human and robotic capabilities together for automated document extraction and validation.

## The Solution

Appian uses automation to accelerate and streamline complex mortgage and financial management processes.

Appian supports agents by automating repetitive tasks and processes, including:

 ADMINISTRATIVE REQUESTS	Submitting requests to government offices, providing request status, and notifying agents of process completion.
 APPLICATION MANAGEMENT	Synchronizing information and documentation between internal systems and client applications.
 COMMUNICATIONS MANAGEMENT	Extracting and classifying incoming email and automatically processing and implementing business rules, significantly streamlining the process.

## The moratorium process

The moratorium process is the legal procedure that allows a debtor to modify credit conditions in order to delay the payment of a debt. **In 2020, moratorium requests increased considerably due to the slowdown in economic activity.**

To streamline and optimize its moratorium process, Garsa used **Appian to automate communications, document processing, and management for its public filing and registration process.**

## People are always in control

Garsa sees automation as a fundamental tool for developing human potential, improving process speed and agility with people always in control.

Appian provides centralized orchestration and process management for administering, monitoring, and deploying automation throughout the organization to enhance scalability and performance.



All automation, including RPA bots, are managed centrally and deployed throughout Garsa's branches. This gives process managers a great deal of flexibility to execute automation solutions and manage exceptions. In the event of any change requirement, processes can be quickly optimized and deployed.

### Implementation

Garsa's automation process takes only four weeks on average from process discovery to production. After automation experts define microprocesses for RPA bots to perform specific tasks, Appian integrates automation capabilities into previously defined workflows. This makes implementations more agile and effective, freeing people from repetitive tasks and enabling faster delivery and greater accuracy for the entire process.

### Results

With Appian, Garsa automated **more than 50,000 items and tasks per month, with an average of 350 items processed per request.**

This resulted in **average savings of between 1,500 and 30,000 euros per month** depending on the process and volume of executions, in addition to reduced error rates, increased service levels, and improved overall customer satisfaction.

In addition, Garsa can use Appian to rapidly build and deploy automation solutions for its customers, regardless of the underlying complexities of their IT systems.

Looking to the future, Garsa plans to expand its use of bots and other automation capabilities, including intelligent document processing.



Appian helps organizations build apps and workflows rapidly, with a low-code automation platform. Combining people, technologies, and data in a single workflow, Appian can help companies maximize their resources and improve business results. 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 [appian.com/rpa](https://appian.com/rpa)