

# BANKK

## Banking Practice Overview

Y&L's banking practice combines deep banking experience and technology solutions to deliver innovative offerings to our clients seeking to streamline back-office processes, improve client engagement, enable a welcoming online customer experience and leverage analytics and data science to more accurately grow existing accounts and attract new ones.

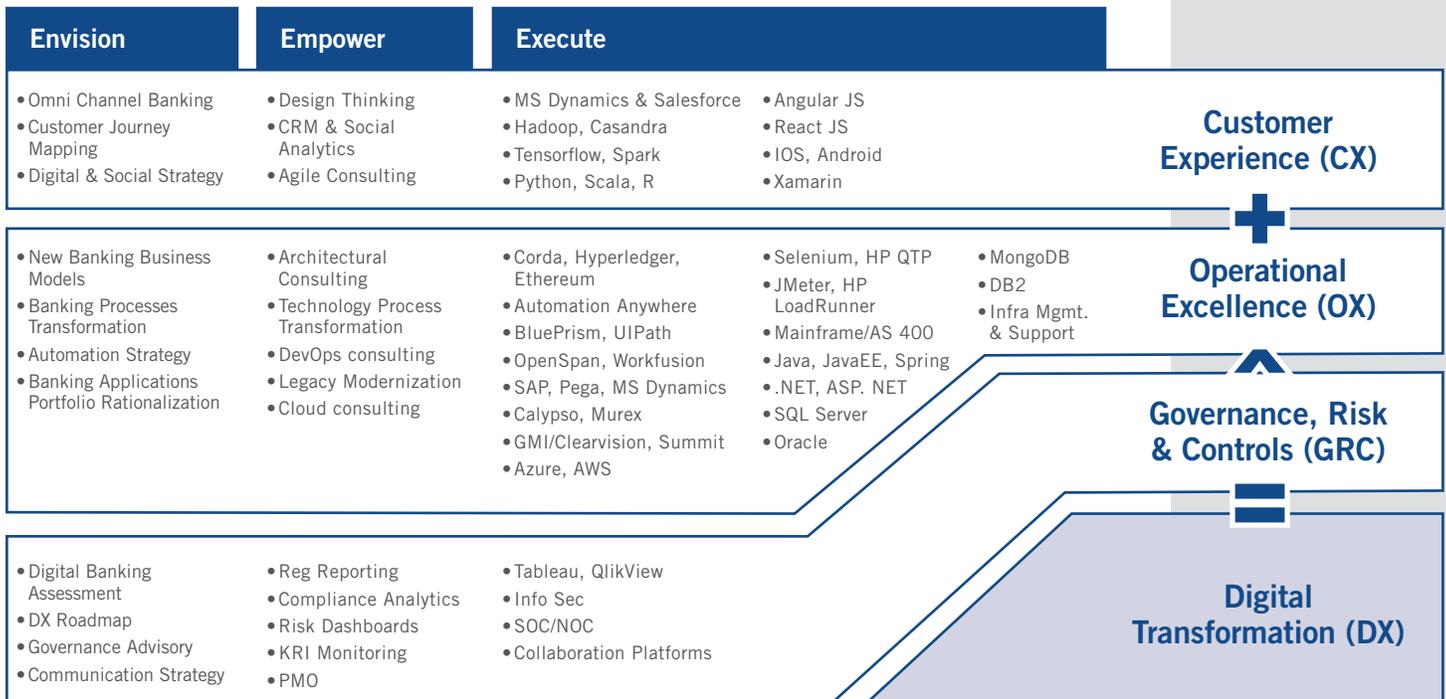
Whether it's automating various aspects of the new account opening process to give banking associates more face time with the client or working with your Big Data to create customer profiles for prospecting, our Business Transformation Framework leverages both innovative thinking and proven delivery methods to support transformation journeys.

As banking becomes more function (getting things done) than fashion (fancy offices and private bankers) for the millennials, banks must move beyond product offerings and meet these new customers' need for a personal connection. Executing a sound digital strategy which combines internal data with third party data-sources (life event data, income data, etc.) and meaningful incentives can deliver on growth objectives.

Y&L has 20+ years of experience in core banking services. Our banking industry offerings support clients in overcoming industry and regulatory challenges while also addressing growth objectives through improving profitability, processes and potential.



### Y&L Banking Industry Digital Transformation Offerings





## Core Areas of Focus

### Retail Banking

- **Branch Banking:**  
Account opening and maintenance, retail investment services and branch network strategy
- **Core Banking:**  
Back office operations and infrastructure
- **Customer Analytics:**  
Data marts (customer value management and retail profitability)
- **Online Banking:**  
Account management, EBPP and investments

### Commercial Lending

- Credit Risk Management
- Loan Origination
- Servicing

### Front Office

- Client Connectivity
- Client Management
- Order Management
- Research Collation/Delivery

### Middle and Back Office

- Clearing and Settlement
- P&L Reporting and Control
- Position Management
- Market and Credit Risk Management
- Reconciliation
- Reference Data Management



## Digital Bank Marketing

### Attracting Prospective Customers

Customer profiling begins at home. Your database contains rich customer data that can be leveraged to identify your ideal customer profile. Once determined, you can integrate third-party data to identify where they live, proximity to branch locations, wealth and even life-cycle financial needs (recent mover, child going to college, retirement planning, etc.)

### Customer Onboarding Experience

They walked in the door or opened an account online, now make them feel welcomed, engaged and appreciated through digital communication. Improve retention by sending out a personalized Welcome package that reassures they made the right decision and introduces them to other products and services that are appropriate to their age, income and geography.

### Decrease Customer Attrition

Avoid silent customer attrition over time by keeping in contact with customers. Leverage your database to watch for trends in account fund transfers to investment companies, credit card cancellations, address changes, etc. and pick up on warning signs that customers may be leaving you. Based upon what the data is showing you, create different digital campaigns to reposition your products and the value you offer to existing customers.

### Artificial Intelligence & Analytics

Leverage big data, data science and analytics to empower your financial advisors to present timely and relevant investment options to customers. Develop branch-based dashboards to allow advisors to see “at-a-glance” how customer investments are performing and alternative investment options that should be considered based upon predictive modeling.

### Intelligent Process Automation

Through an assessment process, Y&L can help your organization determine manual processes that can be automated and thereby improve organizational efficiency, morale and profitability. Intelligent process automation can provide reduce manual errors, cycle times while improving productivity.

### Data Governance

Garbage-in, garbage-out. Perform a data governance assessment to determine the credibility of the data within your organization. Is your data structured correctly? Is it reliable? Does it contain manual input errors? Your marketing campaigns rely on the accuracy of the data used for decision-making. Poor data gives way to poor decisions which result in failed campaigns.

## About Y&L Consulting

Y&L Consulting, Inc. – a YASH Technologies Group company, headquartered in San Antonio, Texas – has assisted many medium-size to large financial institutions with their IT architecture, programming, digital transformation, help desk, analytics & data science, online social monitoring and integration needs through a network of sales and development centers across five continents. Clients benefit from the combination of high caliber banking IT professional services talent with high-end solution expertise.

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