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SunTrust Transformation Journey – Resources, Robotics, Client-Experience

September 8, 2016

How Hackett's Executive Advisory Supports the Journey

Embedding proven Best Practices in your organization

Hackett Best Practices





Consumer Lending Transformation Journey



Speakers



CHAD Lloyd

SVP, Consumer Lending



BILL Andryusky

SVP, Consumer Loan Operations Executive



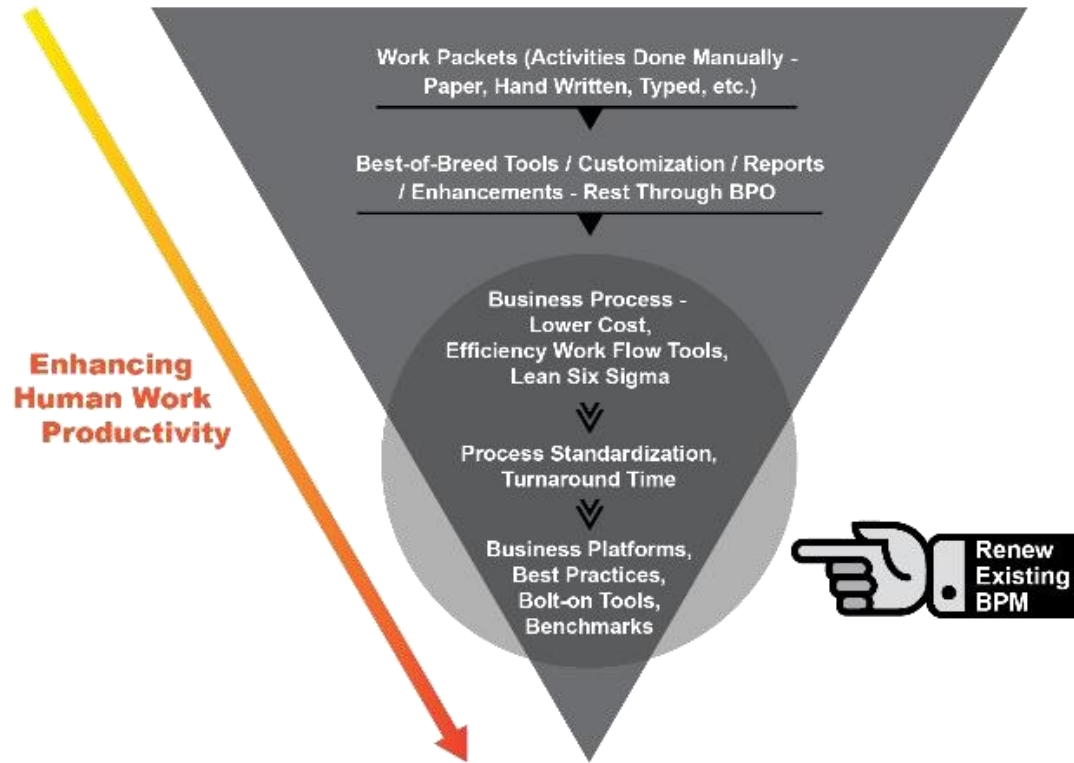
KAPIL Jain

SVP & Global Head of Sales and Enterprise Capability

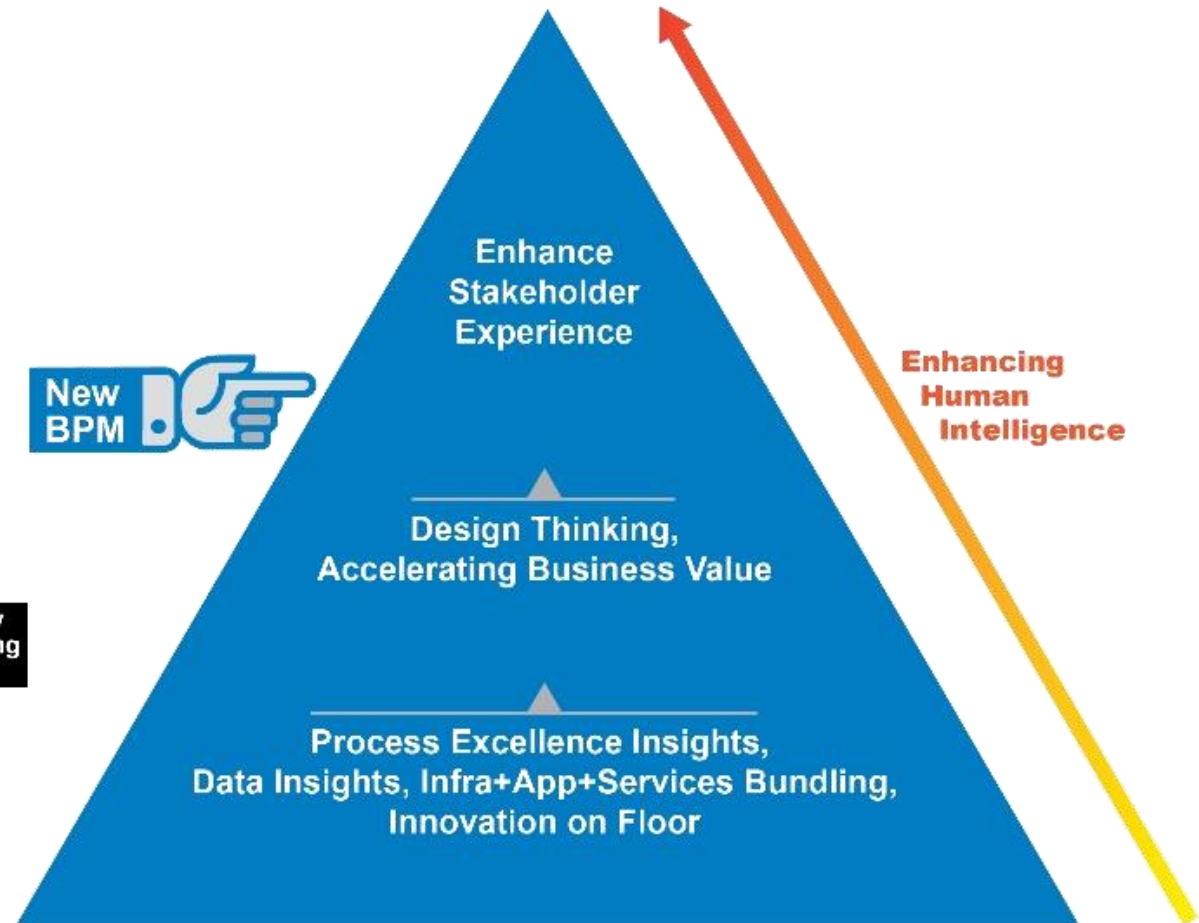


Infosys® Reimagining BPO

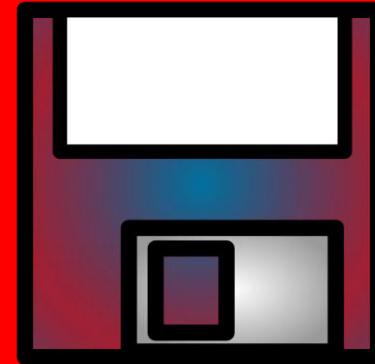
Work Evolution Triangle



Amplifying Value Triangle



Infosys® Reimagining BPO



Infosys® Reimagining BPO



Multinational Hi Tech Discreet Manufacturer

- Manage 70% Order Management Volume
- 35% productivity improvement through screen-scraping capability of AssistEdge automations with 13 processes
- \$50m value delivered through Process improvement projects



Global Mining Major

- Provide Sourcing & Procure-to-Pay
- \$300m value delivered through Innovation & Robotics
- Client awarded Strategic Analytics Partner Title for Advanced Analytics Solutions.
- SSON Australia Award for Process Harmonization



UK Based Pharma Giant

- Achieved 35% of spend savings against target of 20%
- Preferred supplier percentage increased from 88% to 98%
- CSAT% of Customer Satisfaction increased from 70% to 99%




US Based Multinational Technology Company

- Provide online search ad-support
- Conversion rate for new customer set ups increased by 13% resulted in \$9Mn benefit.
- Conversion rate for proactive insertion order renewal process increased by 30% resulted in \$3Mn benefit



US Based Retail Giant

- Provide order management, reporting and customer service
- Improved proactive sales target by 50% and achieved a CSAT improvement of 15%
- Managed EDI orders fallouts (~700,000 transactions per annum). With a technology solution, improved efficiency by 87%.



125 Years
\$191b Assets
\$21b Market Cap
\$8.2b Revenue
1497 Retail Branches
2160 ATMs

CIO 100 for Innovative Business Technology

SUNTRUST



Business Problem & Identifying Critical Metrics

Efficiency ratio



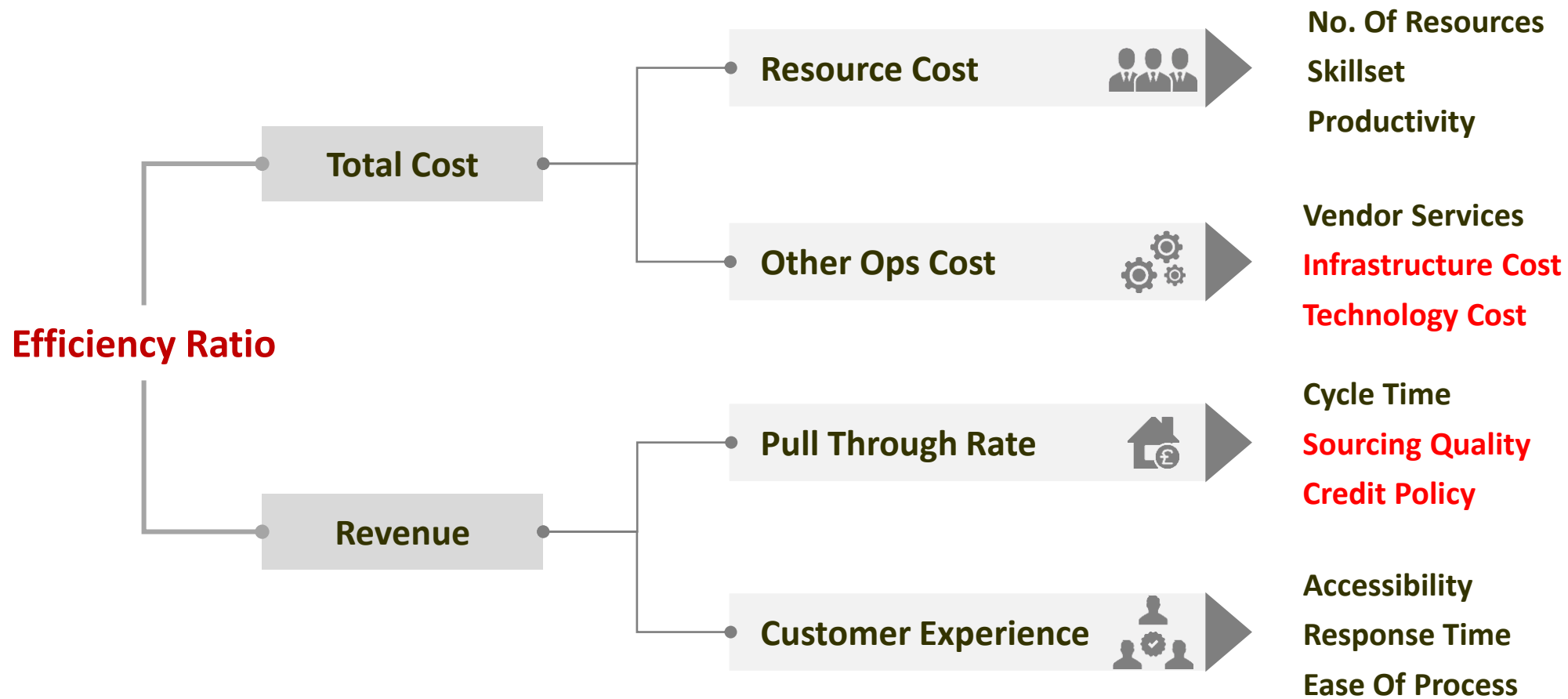
Client satisfaction



1. Cost optimization
2. Improve revenue opportunities

HOW?

Using operational levers that impact pull through rates and improve client experience



Infosys[®] Recommendations

Revamp existing Operating Model by redesigning existing roles to be **more client focused** and to enable sales & **focus on revenue**



Automation to...

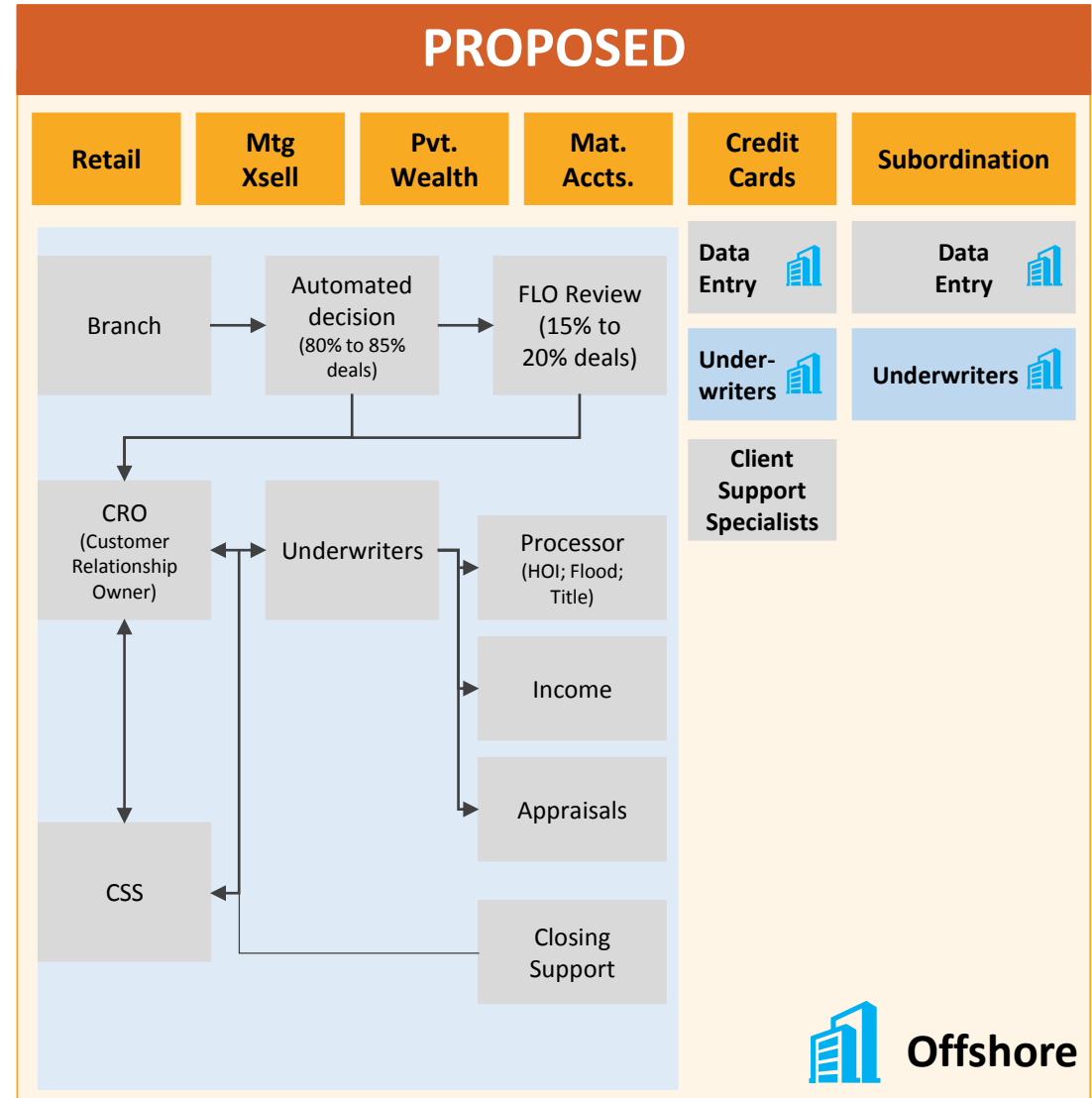
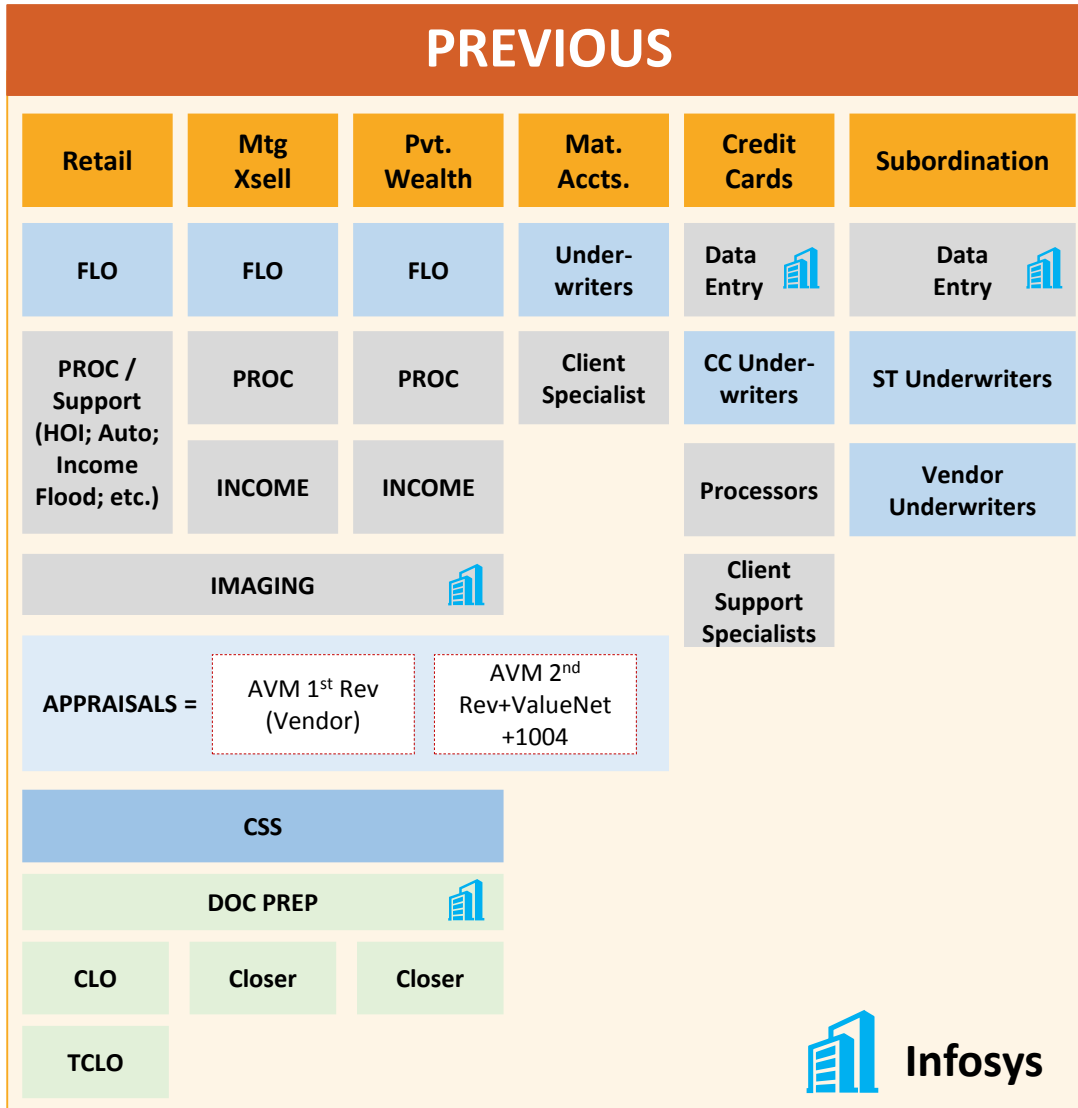


1. **Improve productivity**
2. **Reduce resource cost**
3. Impact cycle time to **improve Pull Through Ratio**

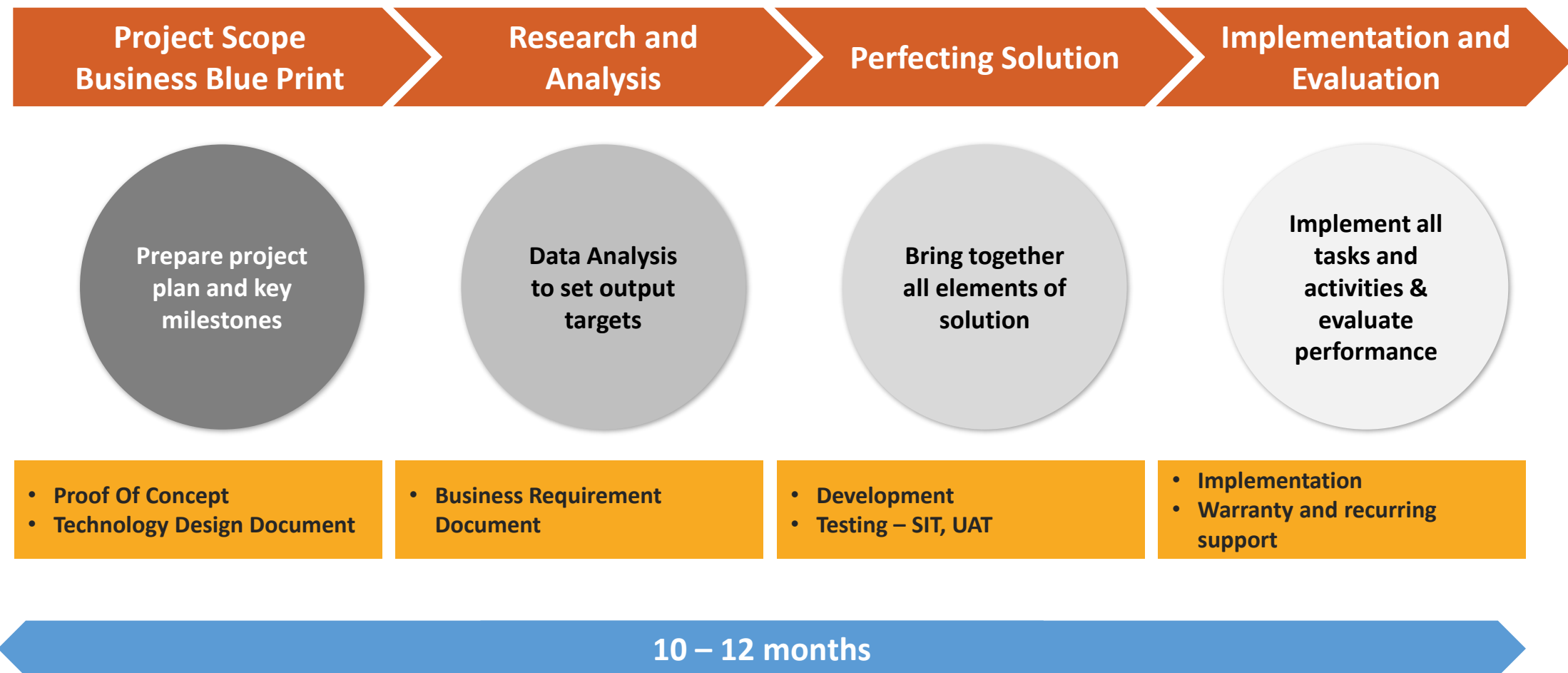
Consumer Origination Transformation Solution Summary

Function	Recommended Change	Levers Impacted	Revenue / Cost Benefit
Frontline Loan Office	<ul style="list-style-type: none"> Automation of the Preliminary approval process through Robotic Process Automation 	<ul style="list-style-type: none"> No. of Resources Cycle Time 	<ul style="list-style-type: none"> Reduce effort – reduce cost Improve Cycle Time – improve revenue
Loan Officer (LO)	<ul style="list-style-type: none"> Re-engineer / Live Intra-day pipeline reporting: LO – To own all customer contact, letting the Front and Back end UW to perform heads down underwriting Reporting – Live Intra day pipeline report for LO to optimize queue management 	<ul style="list-style-type: none"> CSAT Cycle time Accessibility 	<ul style="list-style-type: none"> Improve Cycle Time – improve revenue Improve Pull Through – improve revenue Improve Client Satisfaction
Appraisal	<ul style="list-style-type: none"> Re-engineer the process for the following: Eliminate dual review of AVMs Revise AVM checklist to reduce upgrades of Appraisal 	<ul style="list-style-type: none"> No. Of Resources Cycle Time Vendor Services Cost 	<ul style="list-style-type: none"> Reduce Cycle Time – improve revenue Reduce Vendor Cost – reduce cost
Customer Support Services	<ul style="list-style-type: none"> Re-engineer Separate team dedicated to client inbound calls and Branch 	<ul style="list-style-type: none"> Accessibility Response Time Ease of Process & Skill Set 	<ul style="list-style-type: none"> Improve Accessibility Skill set Optimization – reduce cost

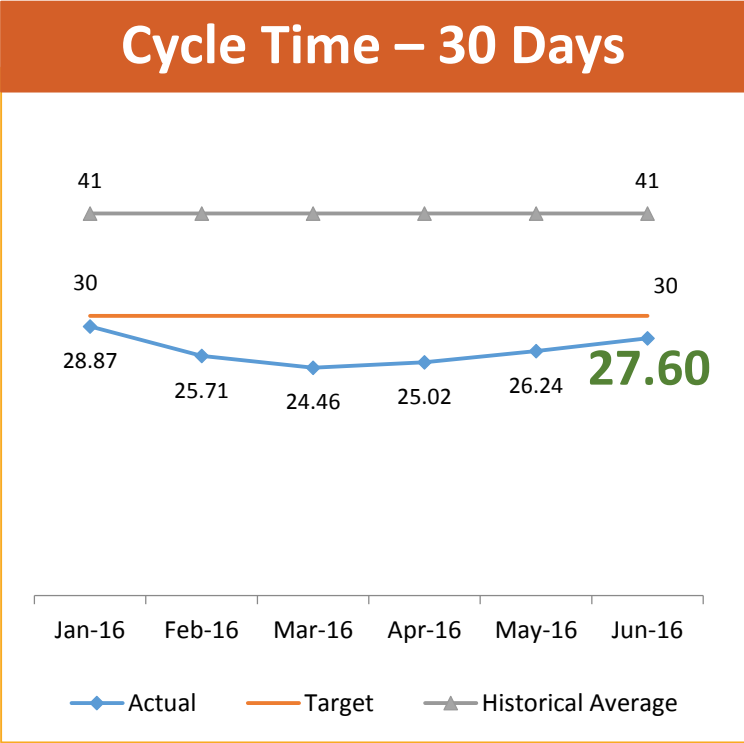
Operating Model



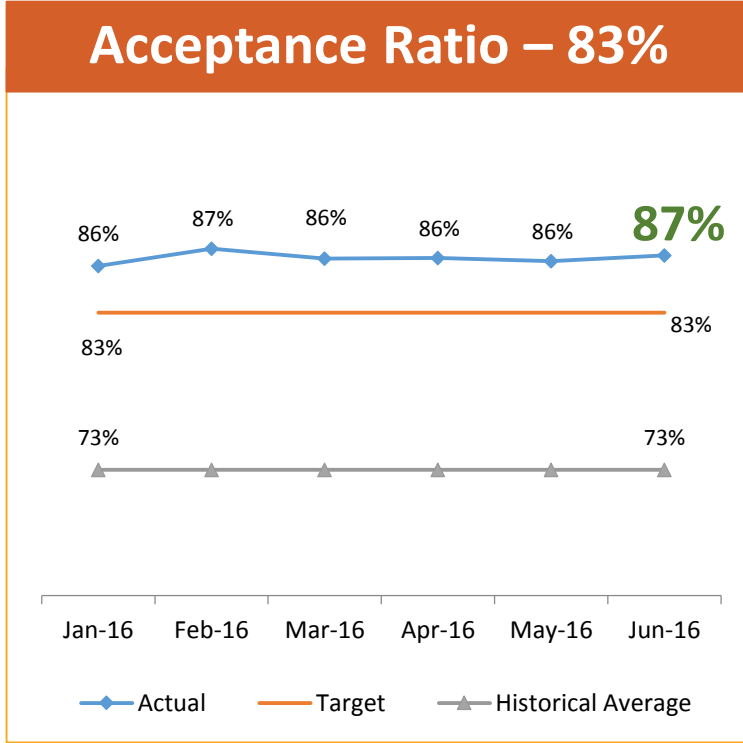
Consumer Originations Transformation – Program Plan



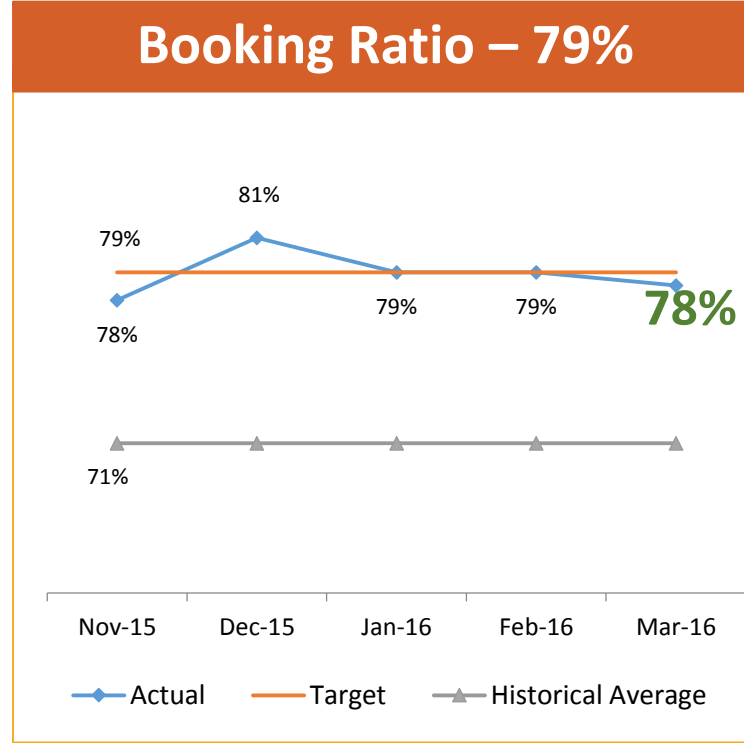
Critical Performance Metrics



Application submission Date till Booking Date



Applications Accepted/ Applications Approved



Application Booked/ Application Approved
Booked = funded & closed

Booking Ratio reflects metrics up to Mar 2016 to consider only those applications that completed 90 day look back period

CONTRACT



Outcome + Fixed Price

1. **Outcome:** Improvement in Business Metric and realization of business saves
2. **Penalties:** On missing critical milestones
3. **Fixed Price:** In line with cash flow savings for the line of business

PAYMENT



1. Large % of all payments to Infosys linked with completion of milestones with desired metric
2. Time Defined Penalties for non completion on all projects tracks
3. Each project track had associated 'expected business saves'. Payment on completion of various milestones

Teammate and Branch Feedback

“Teammates are very enthusiastic about turn around times and very surprised how fast final closings are set for our clients”

Tracy Roberts

*“In my almost 14 year career with SunTrust (all within the CLSC), our centers have been through several changes in job functions, titles, processes, and teams. The recent Transformation was at a completely different level than any of the previous changes we have done. Our turn times and pull thru ratio has improved drastically. When listening to calls, I also hear something different than in years past. **I hear the pride in the Loan Officer’s voice** when they say that they are the single point of contact for the client throughout this process. This pride, in addition to the efforts of the entire team to push through the applications quickly, has absolutely improved the client experience”*

Lacy Lance

*Kris and I were in West Florida last month and were discussing the Transformation with the Division Executive. He was so excited about the changes he asked us to join a meeting later that day to update his Area Managers. A few of the Managers stated that the process seemed much improved, but they weren’t sure why except that turn times were improving. In fact, a couple mentioned **they have HELOC’s close in 2 weeks or less!***

Kelly Jo Melzer

Q&A



Contact Information

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