Transforming Financial Operations for Wealth & Insurance

Financial services organisations face mounting pressure to deliver exceptional operational efficiency while managing increasingly complex workflows across multiple business units. Manual processes for transaction handling, compliance monitoring, payment processing, and financial controls can create bottlenecks that impact productivity and regulatory compliance.

Our customer, a leading financial services organisation spanning Health, Life, Investment, and Group Finance divisions, faced significant challenges in efficiently managing their diverse operational workflows as their business complexity and transaction volumes grew exponentially.

Initially managing processes manually across fragmented systems and spreadsheets, the organisation struggled with inconsistent data inputs, delayed processing times, and limited visibility across business areas. Multiple teams maintained separate workflows without a centralised control framework, creating compliance risks and operational inefficiencies.

The customer required a comprehensive workflow automation platform that could standardise processes across all their financial operations while providing the flexibility to accommodate the numerous specialist processes across Health, Life, Investment, and Group Finance divisions.

THE CHALLENGE

Our customer required an automated, scalable solution to manage their complex financial operational workflows across multiple business divisions. Each division had unique requirements spanning transaction processing, compliance monitoring, payment handling, and economic controls that needed to be standardised while maintaining operational flexibility.

The organisation needed to eliminate manual distribution of work, reduce dependency on multiple spreadsheets, provide comprehensive audit trails for regulatory compliance, and create visibility across all business areas to improve operational efficiency and financial control.

THE SOLUTION

A comprehensive workflow automation platform was created using a hub-and-spoke architecture, featuring intelligent work distribution, automated processing capabilities, and real-time monitoring across all financial operations.

Our rapid application development approach was used to develop a highly flexible workflow engine that uses configurable business rules to route work items

automatically based on process types, skill matrices, and SLA requirements.

The platform integrates seamlessly with existing financial systems through APIs. It provides a unified framework for managing diverse operational processes while maintaining the flexibility to accommodate specialised requirements across different business divisions.

THE INTELLIGENT WORKFLOW SOLUTION

A comprehensive workflow management engine was created using predefined but configurable business rules and automated routing capabilities to handle the complex operational requirements across the customer's financial divisions.

Our rapid application development tools were used to develop an intelligent workflow platform featuring automated work distribution, real-time SLA monitoring, and comprehensive audit trails. The hub-and-spoke architecture allows core functionality to be reused across multiple specialised modules.

Client data and transactions are processed through the solution using integration APIs with existing systems. The workflow engine includes configurable rules for routing work items based on process types, user skills matrices, and business requirements.

The platform features automated indexing, escalation management, QA frameworks, and comprehensive reporting capabilities. Integration with Microsoft Graph, SharePoint, and Power BI provides seamless connectivity with existing business tools and self-service analytics capabilities.

A fully automated solution with comprehensive audit trails, approval workflows, and real-time monitoring across multiple levels of operations provides detailed tracking capabilities underpinned by security and compliance functionality.
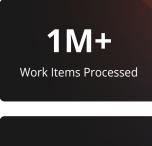
THE TECHNOLOGY DIGIATA USED

- **Linx** – Rapid Application Development Platform
- **Stadium** – User Interface Framework
- **SQL Server** – Database Management
- **Microsoft Graph** – Email Integration
- **SharePoint** – Document Management
- **PowerBI** – Analytics and Reporting
- **REST APIs** – System Integration
- **Automated Testing Framework**

The solution processes work items through integration APIs, enabling seamless connection with existing financial systems. Workflow routing includes configurable rules for displaying relevant processes based on user skills, work types, and business configurations.

Integration with the Microsoft ecosystem provides comprehensive reporting capabilities and self-service analytics through Power BI datasets, creating detailed insights into operational performance underpinned by robust security and compliance functionality.

THE NUMBERS

1M+ Work Items Processed	**15** Specialised Modules	**8** Months to production
Multiple Business Divisions	**Real-Time** SLA Monitoring	**24/7** Automated Processing

THE WORKFLOW MODULES

The intelligent workflow platform encompasses multiple specialised modules which are designed to handle specific operational requirements across the customer's business divisions:

Investment Operations – 27,000+ work items processed through automated composer correspondence and transaction handling workflows.

Treasury Operations – 110,000+ work items managed through processing modules for receipting, rejections, and payment automation.

Financial Crime – 7,000+ work items processed with specialised compliance and monitoring workflows.

Credit Control – 22,000+ work items are automated through refund processing and account management.

Life Finance – 17,000+ work items handled through policy adjustments and automated processing workflows.

Additional modules include AC-Q processing (585,000+ work items), manual adjustments processing (15,000+ work items), creditors management, and agency operations, with a robust pipeline including policy waivers, premium adjustments, and agency onboarding.

The platform also features 210,000+ API calls through system integration and comprehensive Power BI dataset integration for advanced analytics and reporting.

THE RESULT

The intelligent workflow automation platform provided customers with a configurable, scalable, and comprehensive solution to manage all their financial operational workflows across multiple business divisions.

The automated workflow processes ensure consistency and compliance across all operations while dramatically improving processing efficiency and reducing manual intervention. The platform eliminated the need for multiple spreadsheets, provided comprehensive audit trails, and created unprecedented visibility across business areas.

Processing times were reduced significantly, SLA compliance improved dramatically, and the organisation gained the ability to quickly adapt to changing business requirements through the flexible, modular architecture.

The solution addressed manual distribution inefficiencies, eliminated data inconsistencies, and provided real-time monitoring capabilities. The customer has since expanded the platform continuously, adding new modules and integrations as business requirements evolve.

"The solution provided an efficient financial control framework that standardised our data inputs and facilitated automated processing across all our business systems, transforming our operational efficiency."

ABOUT DIGIATA

Digiata offers end-to-end solutions that cover a broad spectrum of business processes conducted in financial services companies, including customer experience, process automation, reconciliation, complex integration, payments and data analytics. We work with mission-critical, high-volume transaction platforms and systems for some leading banks and investment managers across sub-Saharan Africa and the UK, combining market-leading software with industry innovation to solve specific business challenges for its clients. Digiata provides the perfect balance between a solution customised to business challenges and environment, plus the speed of implementation and agility of a team of experts who have a powerful toolset to draw on.

Follow us on LinkedIn: **@digiata**

Automate with us: **www.digiata.com/contact-us**