



01. General Information

| Customer | Project |
|--|---|
| Client name: Société Générale Madagasikara | Project duration: 6 months |
| Country: Madagascar | Type of project: business process digitalisation |
| Business sector: Financial institution, banking | Type of contract: Time & Material |

02. Customer Challenge

Société Générale Madagascar wanted to streamline and speed up the processing of its credit granting process by including an automated scoring system, while ensuring regulatory compliance.

03. Kepler Technologies Missions

- **Diagnosis:** analysis of the issues, the process in place and understanding of the business challenges
- **Design:** co-construction of the target process with the bank, in response to its specific challenges, using the best practices capitalized by Kepler Technologies over 10 years of experience in the bank industry
- **Digitalization of the process:** management, implementation, testing, implementation and change management
- **Training :** following the implementation of the credit granting process, the bank's IT teams have been trained in the development and maintenance of the tools implemented (Jira and plugins)

04. Key Competencies

| Technical skills | Interpersonal skills |
|--|--|
| <ul style="list-style-type: none"> ➤ Project management: organization and steering ➤ Analysis: flowchart, functional specifications, workshops, models ➤ Development : Jira ➤ Quality assurance: test plan and execution | <ul style="list-style-type: none"> ➤ Communication: Confluence tools, Kepler Technologies communication plan, ➤ Agility : review and validation of specifications in real time (expertise Kepler Technologies) ➤ Organization: Kepler Technologies model |

05. Kepler Technologies Team

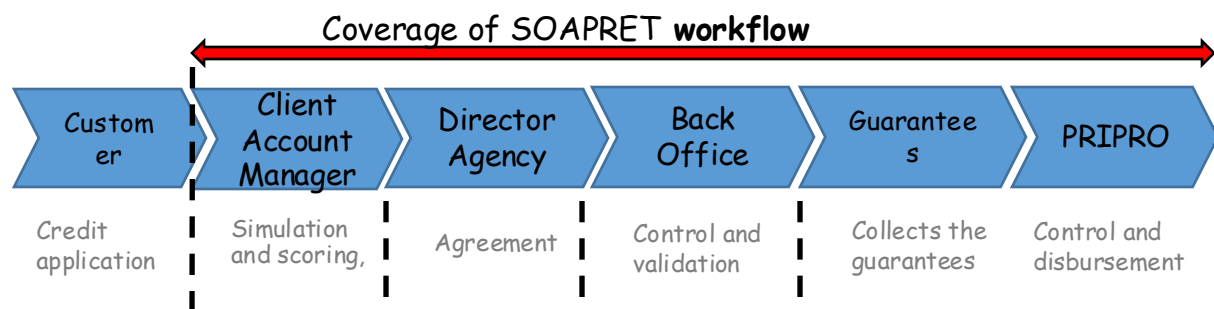
| First name / Last name | Role |
|------------------------|--------------------|
| Cyril CRICHTON | Associate Director |





06. Scope

The functional scope of the project concerns the digitalization of the process for processing consumer credit for Societe Generale Madagascar's clients. This process starts with the filing of a credit opening request in an agency, it involves the middle office and back office of the bank, and ends with the release of the credit on the Client's account.



Notifications sent to the Client at key points in the process have improved their satisfaction and reduced incoming calls. To avoid double data entry, the process works in full integration with the **Core Banking System** (customer record, synchronization of credit data, etc.), and the company directory for synchronization of passwords.

07. Project Plan and Methodology

Communication process and project management

The bank wanted to keep project management, and used KT's technical expertise on analysis, implementation and training missions.

08. Customer Benefits

- **Optimize processes**, allowing managers to simulate and validate files on the same platform, and track the progress of their file processing throughout the decision-making process until disbursement
- **Reduce manager intervention** by automating case allocation according to *Credit Policy*
- **Accelerate the process** of granting credit to end customers
- **Know in real time** the status of each file in terms of: Decision, Status, Priority, Operator in charge
- **Ensure transparency and full traceability of records**
- **Alert the ad hoc manager** in case of irregular situation
- **Control and improve performance, in terms of processing times and volumes**
- **Measure SLA service commitments**
- **Improve reporting**