

## DXC Banking BPO

Card issuing, merchant acquiring and loan processing



Simplify and modernize, make intelligent decisions, create exceptional experiences, and achieve better business results

### Transform your business with DXC's market-leading banking BPO solutions

Today's fast-paced digital world demands data insight and business agility. Banks and financial institutions require more than just the ability to rapidly process high-volume transactions with precision. They need a trusted partner to help them run mission-critical processes to support their entire operations.

Facing emerging challenges from fintechs and new entrants, banks must work harder to protect market share from the newcomers. Older, legacy banking platforms are becoming more expensive to operate and are often less reliable. The need to accelerate speed to market for new products and digital services is greater than ever before, as is the need to meet evolving regulatory and compliance requirements and bolster enterprise security to mitigate risk.

### A trusted partner

DXC Technology delivers the right blend of people, process and technology to our banking customers. We orchestrate a full range of solutions and leverage data to help drive decisions and streamline operations, while helping banks meet regulatory requirements. Supported by DXC's Banking BPO services, financial institutions can focus on customer retention, greater value and new growth channels. The result is an improved customer experience that exceeds expectations.

For more than four decades, DXC has helped guide financial institutions through business challenges. DXC is an industry leader delivering proven loan, credit card processing and core banking services. By supporting the end-to-end value chain, we help banks accelerate processing times, increase productivity and drive greater efficiencies. Our security and compliance operations support a variety of flexible, scalable consumer and commercial products that are responsive to the ebb and flow of today's market.

### Key benefits

- Modernize and streamline the payments ecosystem with digital, utility-driven solutions based on industry-leading partner platforms
- Accelerate speed to market and create competitive advantage for product deployment
- Prevent downtime with a contact center team that is 99 percent enabled to work remotely
- Gain data-driven insights to inform operational decisions and formulate business strategies
- Surpass expectations by delivering exceptional and personalized consumer experiences



## Cards and payments in action

A multinational merchant that accepted more than 5 billion card transactions annually realized that growth was slowing due to its legacy mainframe systems. These aging systems, scattered across 26,000 locations in 50 countries, slowed the speed of new product introduction and hampered data collection, making it difficult to gain insights about customers.

For this merchant, DXC implemented our Merchant Acquiring services to provide clearing and settlement, batching, funding and dispute management, along with back-office services such as help desk support. DXC rolled out the modernization plan incrementally, allowing the merchant to maintain existing partner relationships and customer loyalty during the transition.

These improvements delivered:

- A consolidated platform that eliminated outdated legacy systems
- Improved tools to manage and monitor interchange expense
- Core business support with a focus on growth and innovative products

## Lending in action

A leading global bank needed a trusted partner to run its unsecured lending business. Challenges included

continuity in delivering best-in-class customer experiences, meeting stringent compliance demands, data center hosting and records management, managing sales telephony channels, and overseeing multiple digital and traditional channels for customer service.

DXC developed an agile, scalable, telephone-based sales and management plan for the bank. A dedicated facility and team handled all customer service requirements. This strategic partnership grew into DXC's managing the customer's entire \$10 billion loan portfolio, representing one of DXC's largest loan servicing engagements.

For the bank, DXC also handled:

- \$5 billion in new loans advanced annually
- More than 500,000 sales and servicing calls annually
- Key initiatives that accelerated operational cost savings

## Why DXC?

Leading banks worldwide rely on DXC to run their mission-critical infrastructure and operations. By transforming legacy business operations, we modernize our customers' capabilities. Our market-leading platforms deliver proven results, enabling banks to improve customer satisfaction, reduce risk, increase profitability and rapidly adapt to business changes.

## Capabilities

- **Card issuing.** Create value and manage the issuing life cycle, with a strong focus on efficiency and compliance.
- **Merchant acquiring.** Create seamless interactions between merchants, issuers and payment networks through proven account and transaction management services.
- **Consumer loan processing.** Discover new ways to support revenue growth, reduce cost and risk, and increase customer retention and satisfaction.
- **Core banking.** Digitally transform front-, middle- and back-office operations with the right blend of people, process and technology.

Learn more at [dxc.com/banking-bpo](https://dxc.com/banking-bpo)

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## About DXC Technology

DXC Technology (NYSE: DXC) helps global companies run their mission critical systems and operations while modernizing IT, optimizing data architectures, and ensuring security and scalability across public, private and hybrid clouds. The world's largest companies and public sector organizations trust DXC to deploy services across the Enterprise Technology Stack to drive new levels of performance, competitiveness, and customer experience. Learn more about how we deliver excellence for our customers and colleagues at [DXC.com](https://dxc.com).