



## *WNS Banking and Financial Services Capability Overview*

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**Nov 2012**

***We enable clients to outperform with  
our passion for service and innovation***

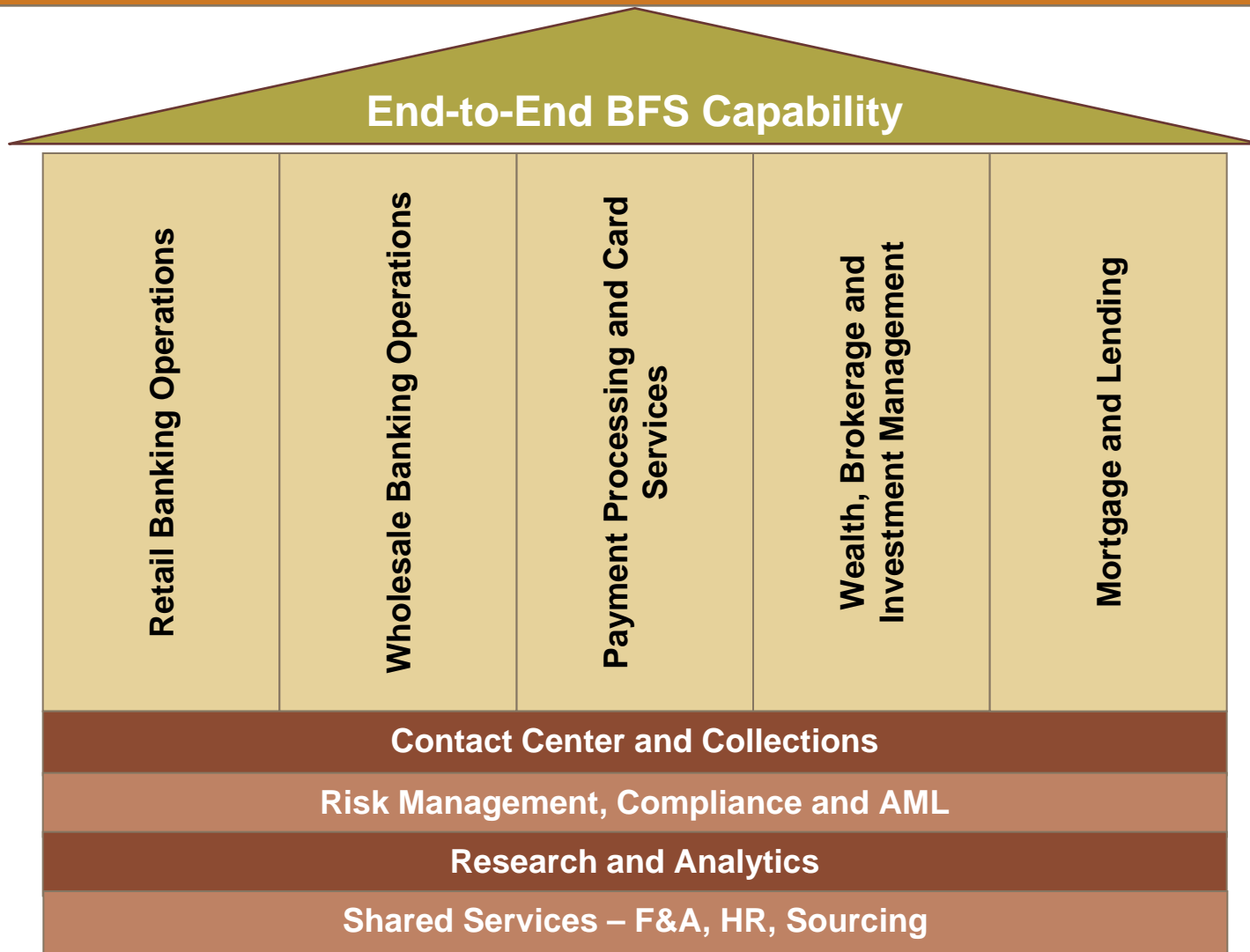
**WNS**  
Extending Your Enterprise

**1 WNS 1 GOAL OUTPERFORM**  
Costa Rica | India | Philippines | Romania | Sri Lanka | UK | US

# Broad-based Practice Honed with World-class Clientele



Servicing over 20 clients across geographies



# Service Delivery across Lifecycle for Financial Services Products



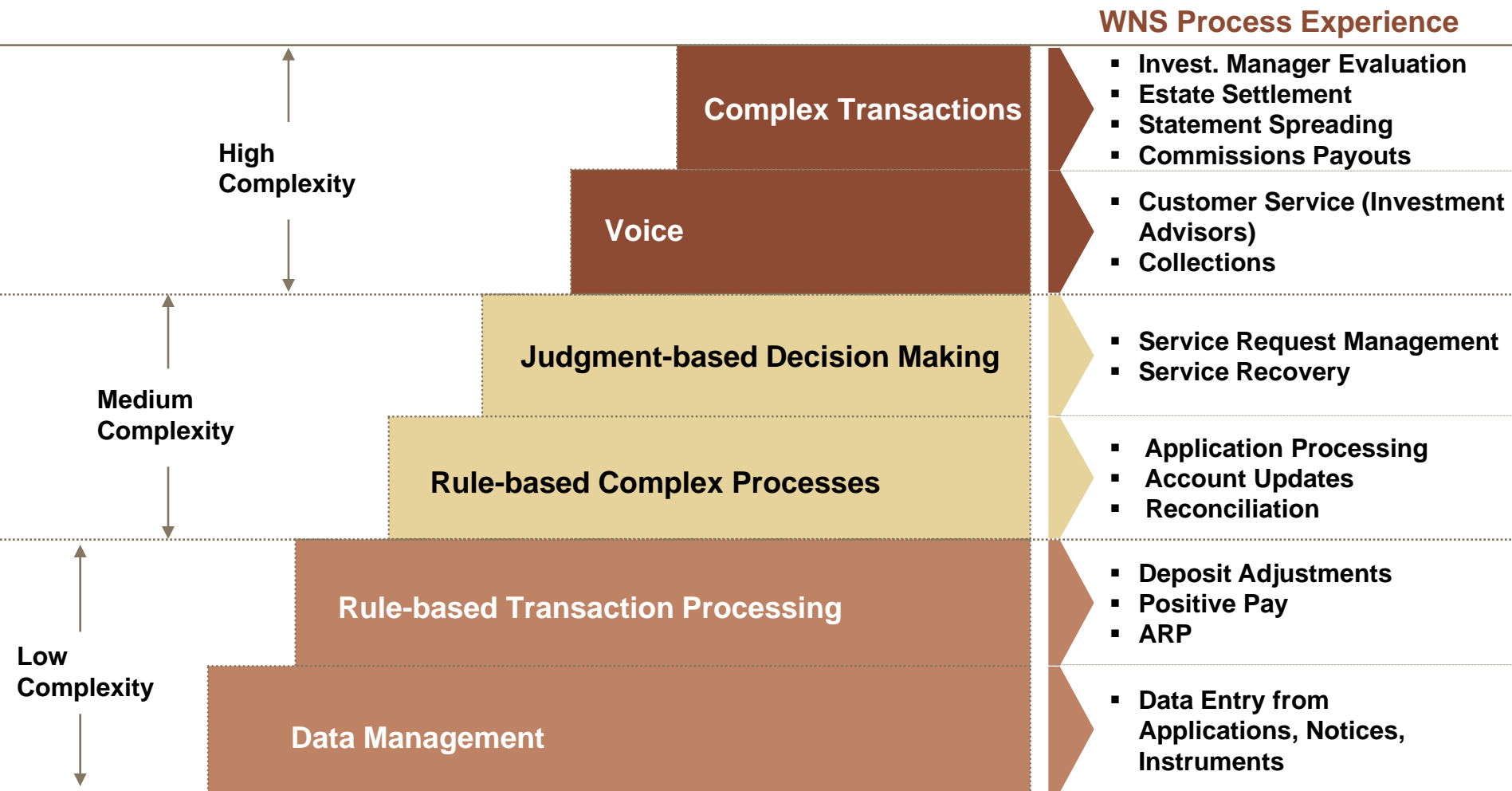
## Product-based Services

	New Business Origination, Setup	Account Maintenance	Customer Service & Support	Payment Posting	Transaction Management	Fraud, Risk & Compliance	Data Entry, Indexing	Document Management	Research & Analytics
Banking & Deposit operations	✓	✓	✓	✓	✓	✓	✓	✓	✓
Mortgage Services	✓	✓	✓	✓	✓	✓	✓	✓	✓
Wealth Management	✓	✓	✓	✓	✓	✓	✓	✓	✓
Consumer Finance	✓	✓	✓	✓	✓	○	✓	✓	✓
Retirement Products	✓	✓	✓	✓	✓	✓	✓	✓	✓

- Proven domain competence (Staff certified on FINRA, ABA, CRA, Series 6 & 7, FCRA)
- Operational understanding of all major products, statutes and regulations
- Wing-to-wing service delivery using combination of enabling technologies, transformation and apt resources

- Select Scale Indicators
  - Payment Instructions via 5 central banks
  - 20 currencies (banks and counterparties) settlement across
  - Processing of netted trades US\$ ~250 Million / day

# Proven Experience in Managing Processes with Varying Level of Complexity





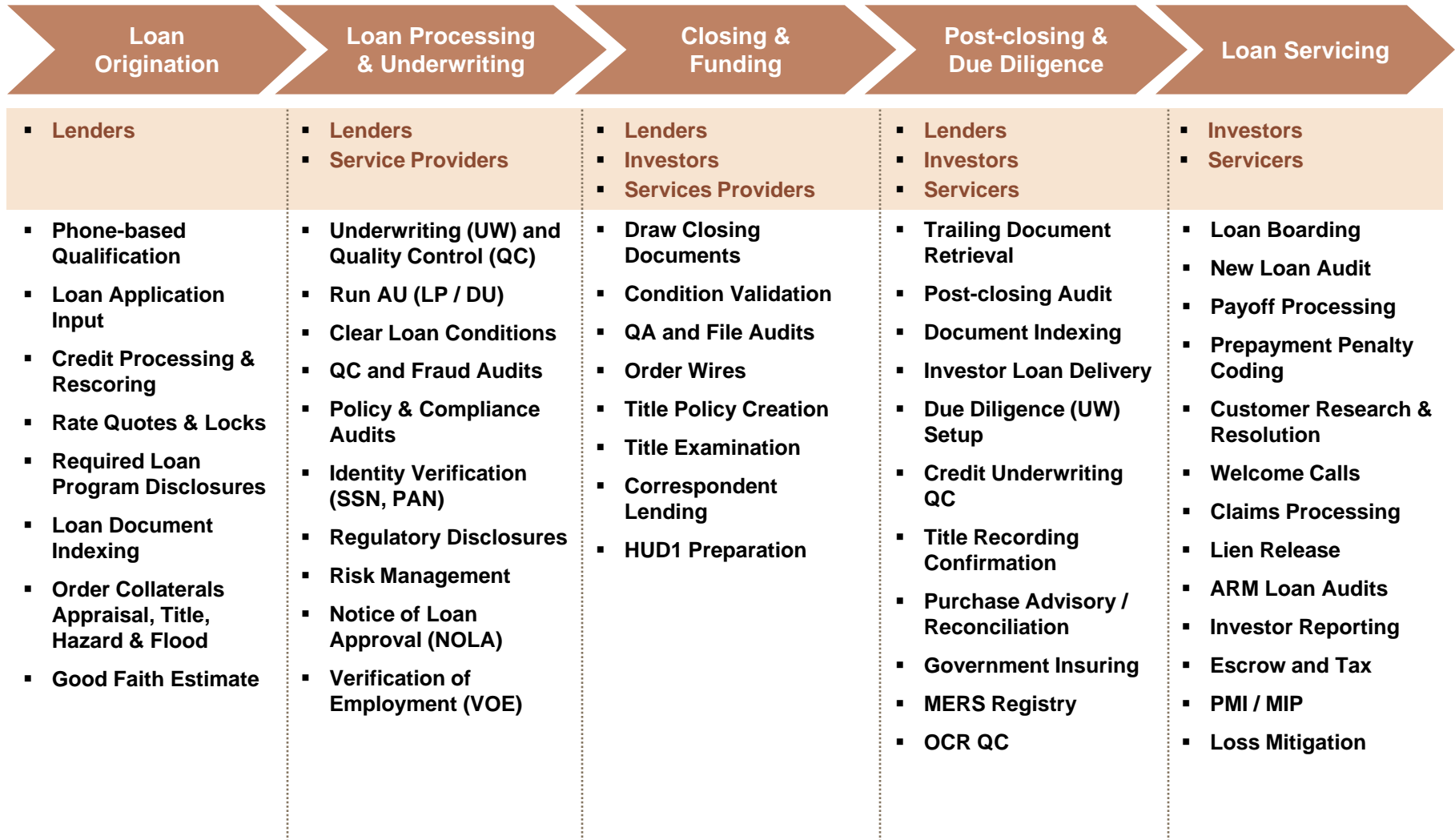
# What Makes WNS different

<b>Investing in People, Domain</b>	<ul style="list-style-type: none"><li>▪ Hiring resources with specialized skill sets in various sub-domains of financial services</li><li>▪ Developing domain knowledge through specialized setups like mortgage learning academy and specialized retail banking trainings</li><li>▪ Knowledge portals for sharing best practices across financial services processes</li></ul>
<b>Flexible Engagement Models</b>	<ul style="list-style-type: none"><li>▪ Engagement models to suit client requirements and business imperatives</li><li>▪ Bundled services: Platform-based offerings combined with BPO services</li><li>▪ Consulting engagements: Identifying areas of opportunities to be and art of the possible</li><li>▪ Managed services to support the enabling infrastructure needs</li></ul>
<b>Transformation Driven Solutions</b>	<ul style="list-style-type: none"><li>▪ Our transformation solutions to provide cost reduction through process re-engineering and process rationalization</li><li>▪ Implementation of automation and workflow tools aid in smoother and efficient flow of processing and transaction</li><li>▪ Flexible platforms with ability to interact with a host of upstream and downstream applications</li></ul>
<b>Mature Banking and Financial Services Practice</b>	<ul style="list-style-type: none"><li>▪ Supporting more than 25 banking and financial services clients across a spectrum of banking sub-domains and horizontals</li><li>▪ Long-term approach to relationships has nurtured engagements to grow from 50+ to 500+ over a span of 7 years</li></ul>



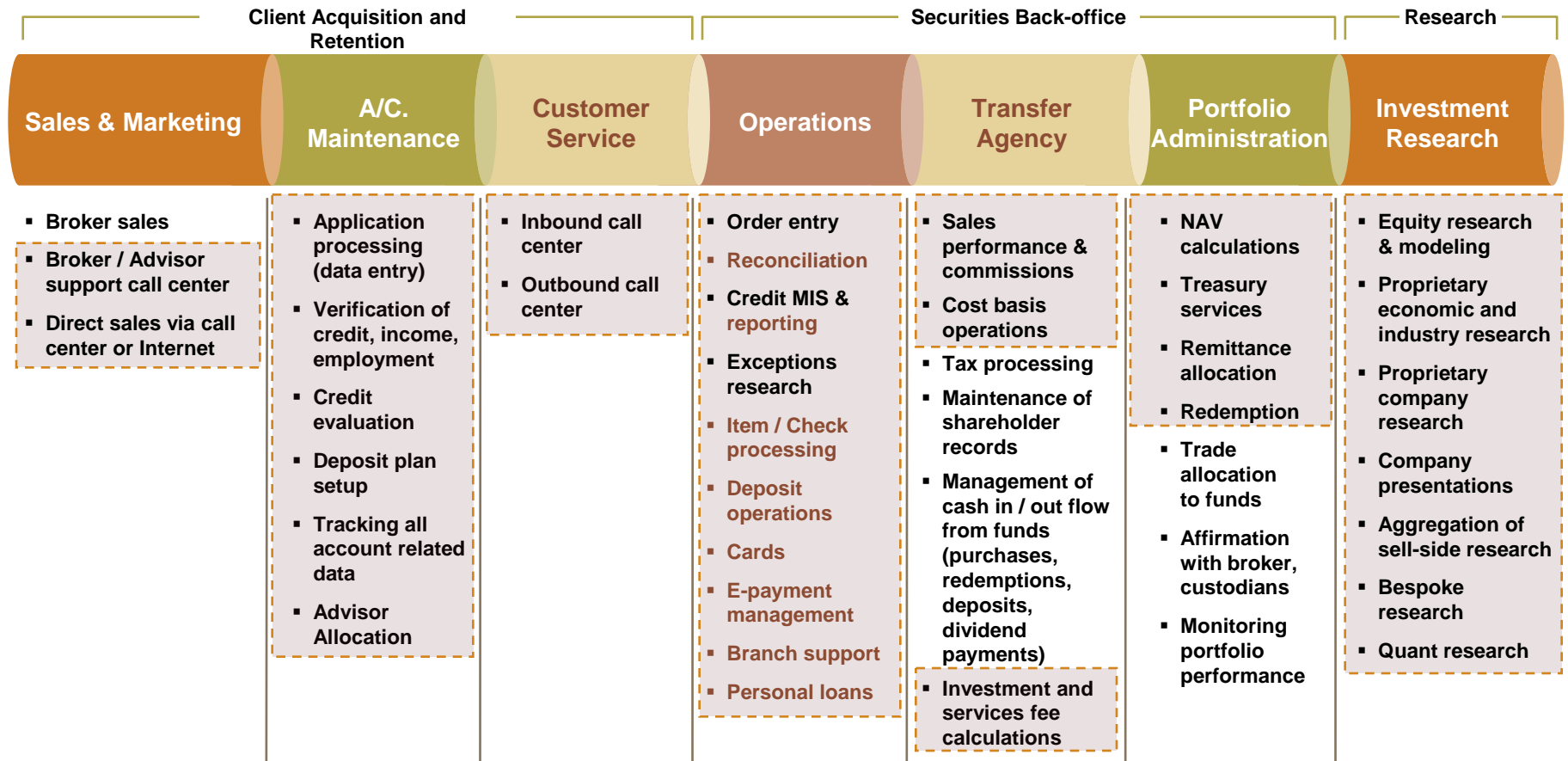
# WNS Mortgage Lending Offerings – Drill-down View

## Sample target segments and processes across the loan and mortgage value chain





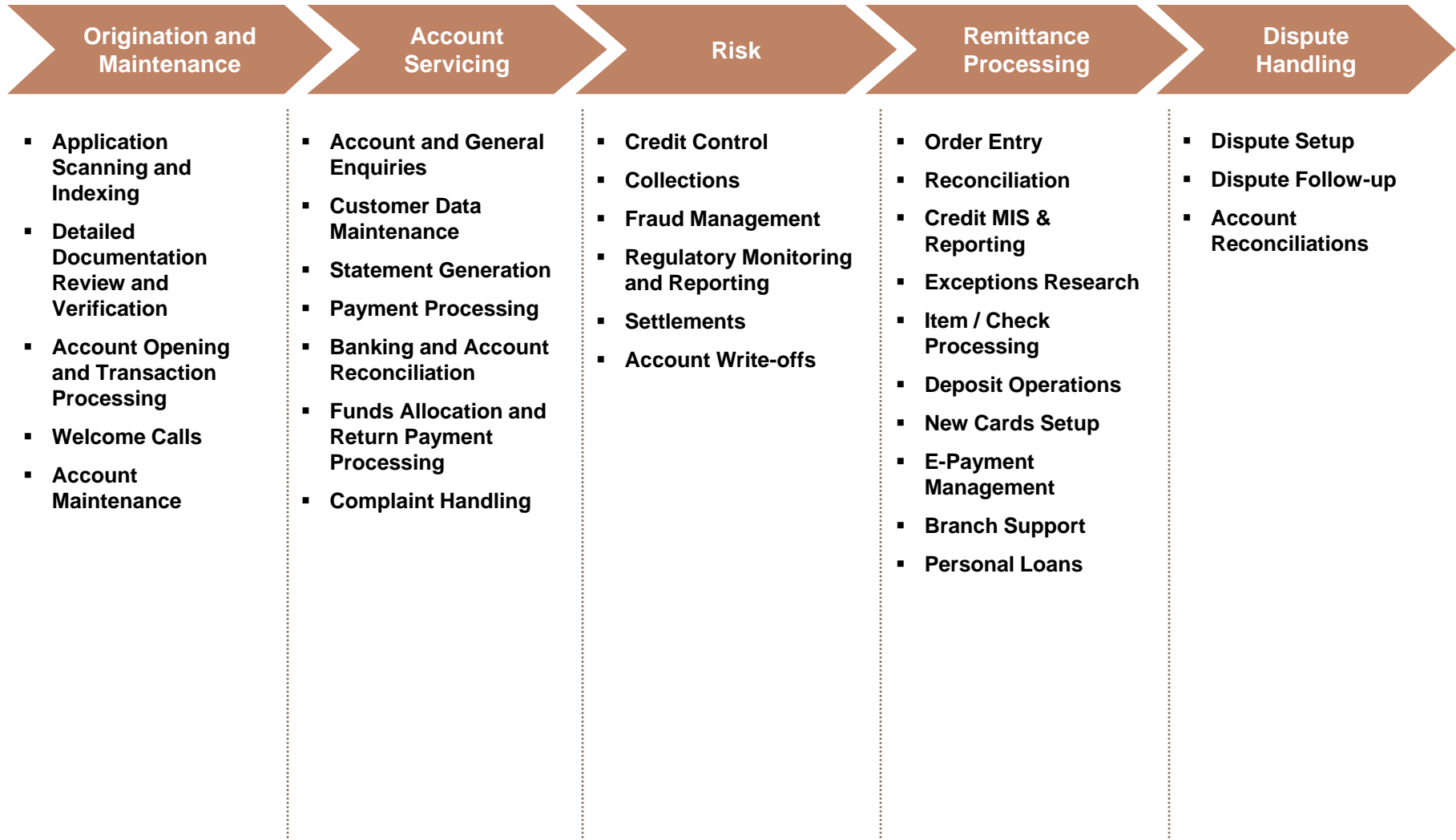
# Investment Management Services



**Proven Competence of WNS**



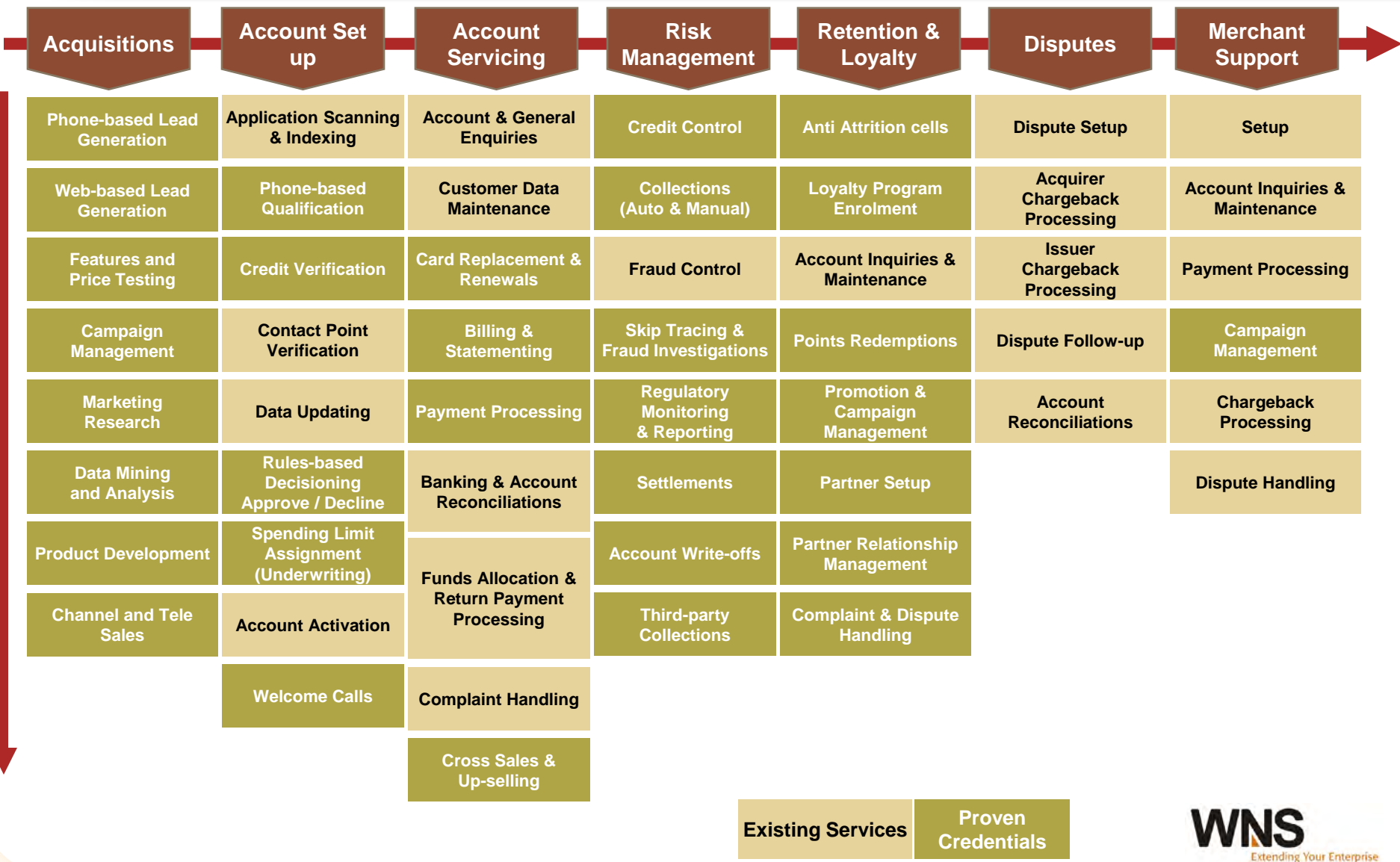
# WNS Banking and Deposits Offerings – Drill-down View





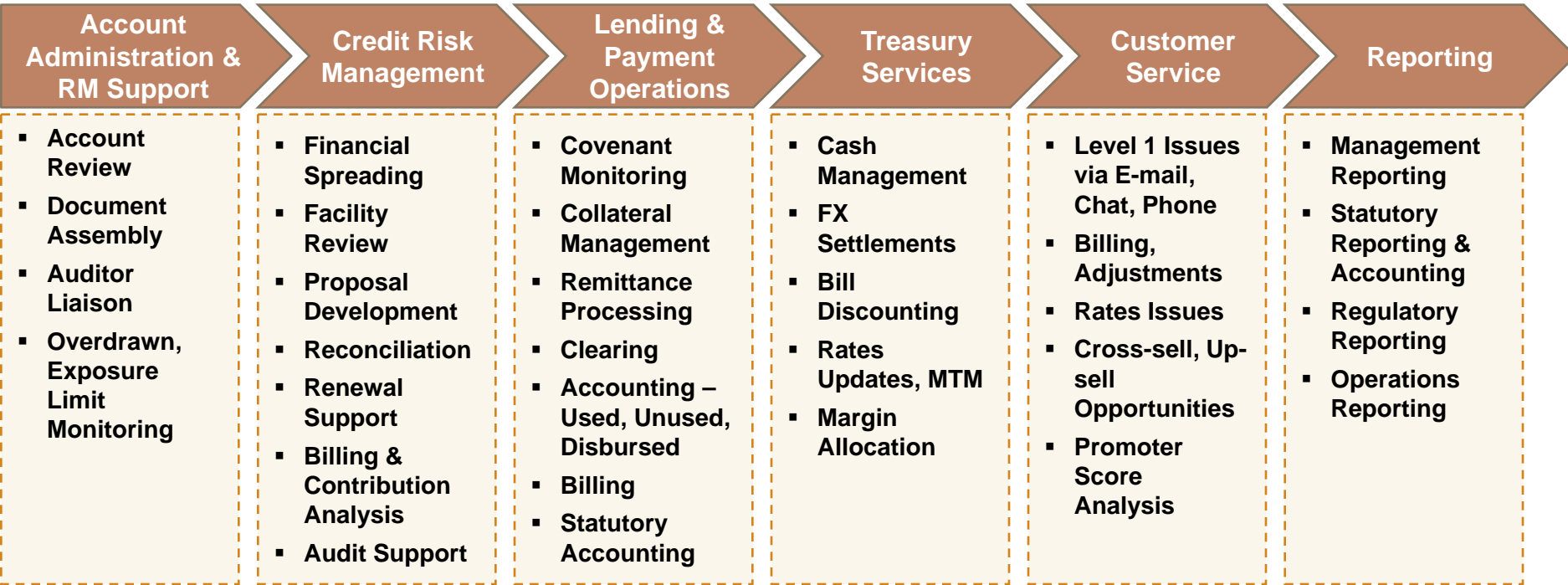


# Card Services across the Value Chain





# Our Expertise in the Commercial Lending Value Chain



# End-to-End Services In Card Issuing And Acquiring Processes



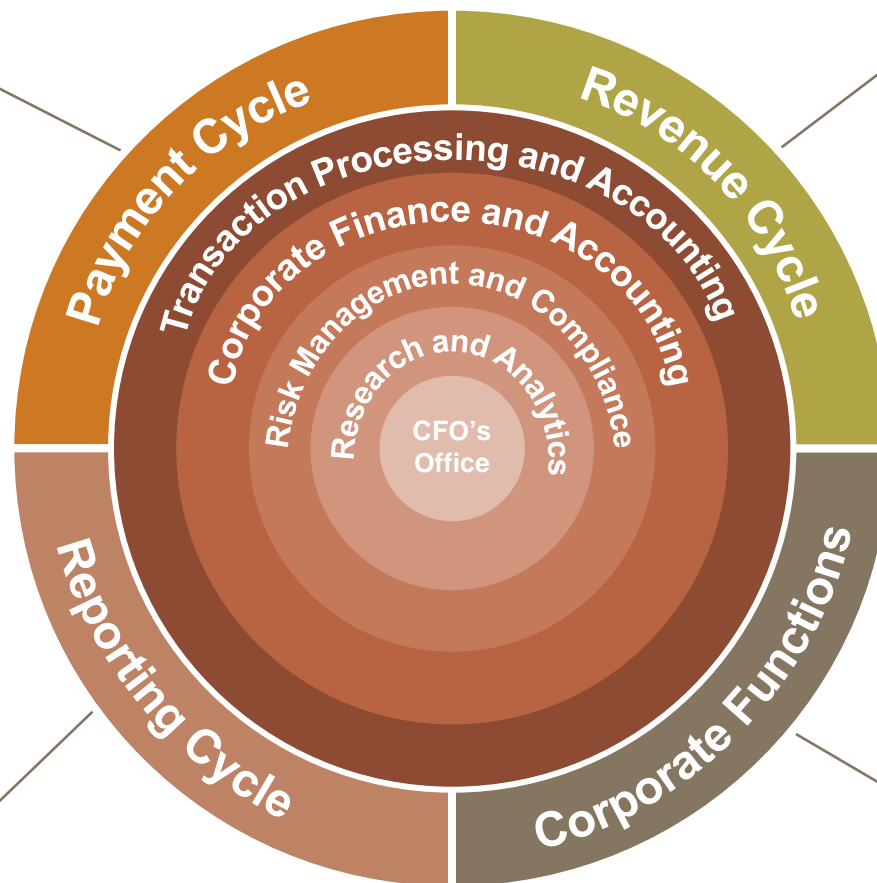
Issuance	Acquiring	Issuer Analytics
<ul style="list-style-type: none"><li>▪ Application Processing</li><li>▪ De-duplication with Negative Cardholder Database</li><li>▪ Cardholder Database Management</li><li>▪ Cardholder Accounting</li><li>▪ Statement Generation</li><li>▪ Payment Processing</li><li>▪ Hotlisting</li><li>▪ Transaction Monitoring and Control</li><li>▪ Fraud Management and Reporting</li><li>▪ Reconciliation and Settlements</li><li>▪ Chargeback Initiation and Documentation</li><li>▪ Loyalty Program Management</li></ul>	<ul style="list-style-type: none"><li>▪ ME Application Processing</li><li>▪ NMAS / MATCH Verification</li><li>▪ MCC Allocation</li><li>▪ ME Database Management</li><li>▪ Statement Generation</li><li>▪ Payment Processing</li><li>▪ Merchant Termination and Hotlisting</li><li>▪ Reconciliation and Settlements</li><li>▪ Merchant Training and Liaison</li><li>▪ Dispute Resolution<ul style="list-style-type: none"><li>– Chargebacks</li><li>– Retrievals</li><li>– Good Faith Collections</li><li>– Arbitration</li></ul></li></ul>	<ul style="list-style-type: none"><li>▪ Data Mining</li><li>▪ Segmentation</li><li>▪ Predictive / Behavioral Modeling</li><li>▪ Profitability and Loyalty Analysis</li><li>▪ Marketing Analytics</li><li>▪ Fraud Analytics</li><li>▪ Usage patterns</li><li>▪ Repayment / Rollovers</li></ul>
		<h3 data-bbox="1277 735 1846 796">Acquirer Analytics</h3> <ul style="list-style-type: none"><li>▪ Monthly Volume Trends</li><li>▪ Early Warning Signals</li><li>▪ Terminal Usage</li><li>▪ Analysis by Volume, MCC, City, Average Ticket Size</li><li>▪ Confirmed Fraud Transactions</li><li>▪ Attrition Management</li><li>▪ Termination</li></ul>

# Supporting a Banking and Financial Services CFO's office



- Procurement
- Accounts Payable
- FX Deal Settlements
- Travel & Entertainment
- Disbursements
- Vendor Management

- Loan Management
- Credit Management
- Cash Application
- Fiduciary Accounting
- Collections
- Funds Processing
- Revenue Accounting



- General Ledger
- Reconciliation
- Period Close
- Reporting
- Consolidation
- Control and Compliance

- Planning, Budgeting and Forecasting
- Decision Support
- Financial Modeling and Analysis
- Tax Reporting
- Treasury and Cash Management
- Investor Relations

# In Addition to the CFO's Office Services, WNS Offers the Following Financial Transaction Services for Banks



## Products

Corporate /  
Branch

Debit / Credit  
Cards

Personal /  
Business  
Banking

Investment  
Products

## Services

### Treasury

- FX Asset Servicing
- Derivative Confirmation
- Trade Support and Settlements
- Cash Management and Brokerage

### Accounting and Reconciliation

- Branch Accounting
- Trade Finance (Letter of Credit, Bills Discounting)
- Payment Accounting
- Payment Reconciliation and Settlements
- Nostro / Vostro Reconciliation
- PMI Accounting
- Tax Administration
- Transaction Monitoring & Control
- Payment Accounting and Interchange Clearing
- Income Collection
- Reimbursements
- GL Accounting
- Trade Processing
- Investment Accounting

### Payments and Settlements

- Lockbox processing
- Processing and Settlement for Wire Transfers, Checks, ACH, Payment Cards, Drafts and Foreign Exchange Transactions
- Cash Allocations
- Chargebacks and Retrievals
- Transaction Switching and Approval
- Matching Affirmation
- Continuous / Daily Net Settlement

### Collections and Closures

- Mgmt of Delinquent Accounts
- B2B Collections
- B2C Collections
- Arbitration



# Customer Contact Solutions for Banking

	Calls	Social Media	eMails	Self Service	Mobile (self-service)	Blogs	Rss Feeds	Bulletin Boards	IM/Chat	Video
	<b>Account Management</b>		<b>Customer Acquisition</b>		<b>Customer Retention</b>		<b>Customer Analytics</b>		<b>Collection</b>	
<b>Voice / Web</b>	<ul style="list-style-type: none"> <li>Product Information</li> <li>General Enquiries</li> <li>General / Technical Helpdesk</li> <li>Accounts Status</li> <li>Complaint Handling</li> <li>Address Change</li> <li>Trade Allocation, Booking and Confirmation</li> </ul>		<ul style="list-style-type: none"> <li>Database Management</li> <li>Campaigns</li> <li>Surveys on Products / Service (Outbound)</li> <li>Sales - Inbound</li> </ul>		<ul style="list-style-type: none"> <li>Loyalty Programs</li> <li>Reward Programs</li> <li>Referral Campaigns</li> </ul>		<ul style="list-style-type: none"> <li>Customer Satisfaction</li> <li>Sales Analysis</li> <li>Loyalty Tracking</li> <li>Market Research</li> <li>Value Analysis</li> <li>Consumer Behavior</li> <li>Customer Lifecycle Analysis</li> </ul>		<ul style="list-style-type: none"> <li>NSF Check Processing</li> <li>Cheque / Collections Processing</li> </ul>	
<b>Out-bound</b>			<ul style="list-style-type: none"> <li>Verification – Contact Point / Occupancy</li> <li>Sales – Outbound</li> </ul>		<ul style="list-style-type: none"> <li>Courtesy Calls / Reminder Calls</li> </ul>				<ul style="list-style-type: none"> <li>Early-late Stage</li> <li>Preset Reminders</li> <li>Skip Tracing</li> </ul>	
<b>Technology Innovations</b>	ICSAT, ITBASS	TTG	Survey by Phone	Virtual Hold	SATMAP	Text Analytics	Speech Analytics	Customer segmentation		
	IVR Self-service	Click-To-Call / Chat	Track Point Tool	Fraud Net Enhancement	OERT Learning & Navigation Tool	Alternative channels – Text to callback				

**Legend:**

Offerings currently at WNS

Currently not offered by WNS

Currently offered and would like to build it

Not offered entry barriers are high

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# WNS Banking Analytics Solutions

## Sales and Marketing

### Campaign

- Campaign Management
- Segmentation
- Targeting

### CRM

- Cross-sell and Up-sell
- Activation; Balance Build
- Lifetime Value / Profitability
- Churn Prediction / Retention
- Loyalty Management

### Marketing Channel Spend

- Market Mix Modeling
- Channel Spend Optimization

## Risk

### Credit Risk

- In-house Credit Scoring
- Value@ Risk
- Credit Portfolio Monitoring
- Risk-based Pricing

### Collections

- Delinquency Modeling and Scoring
- Call Scheduler Analysis

### Fraud

- Fraud Modeling and Scoring
- Fraud Routing

### Financial Research

- Thematic Industry Reports
- Competitor Product Profiling
- Financial News Tracking, Forecasts and Updates
- Financial Analysis and Modeling

## Network Planning

### Branches

- New Location
- Consolidating Network
- Format Analysis
- Performance Analysis
- Profitability Analysis

### ATM

- New Location
- Cash Loading and Route Planning
- Network Rationalization
- Performance Analysis
- Profitability Analysis

## Customer Operations

### Contact Center

- Call Volume Forecasting
- Forecasting and Capacity Planning
- Staffing Optimization
- Customer Satisfaction

Data Mining and Data Management

Reporting, Dashboarding & Visualization

Secondary and Primary Research

Model Development and Recalibration



# WNS Capabilities Cater to the Elements of Risk Environment for a Bank



## Credit Risk

### Credit Risk

- In-house Credit Scoring
- Value@ risk
- Credit Portfolio Monitoring
- Risk-based Pricing
- Rule-based Underwriting
- Probability of Default
- Loss Given Default
- Defaults Root Cause Analysis

### Collections

- Collection Scoring
- Delinquency Trend Analysis
- Delinquency Modeling
- Early Warning Indicators

### Fraud

- Fraud Detection
- Fraud Scoring
- Fraud Routing
- Fraud Modeling
- Fraud Investigation
- Suspicious Activity Reporting
- Forensic Accounting

## Operational Risk

### Operations Control and Reporting

- SOX – Entity Level Assessment, Planning & Scoping of Critical Processes, Documentation of Key Controls, Testing, Gap Identification and Remediation
- SAS70 / SSAE16 / ISAE3402 Audit Support

### Operational Risk Monitoring / Internal Audit

- Process Compliance Audits
- Transaction Monitoring
- ALM Monitoring
- Hind sighting: Application / File Review for Process Adherence Checks at (a) Post Disbursement and (b) Root Cause Analysis for Delinquency

### Portfolio Management

- Yield and Book Performance Measurement and Analysis

## Market Risk

### Research

- Financial Research
  - Fixed Income Research
  - M&A Research
  - Economy Research
  - Company / Industry Research
- Equity Research
  - Customized Research
  - Pitch Books Support
  - Indices Tracking
  - Rating Support

### Modeling

- Statement Spreading
- Financial Modeling
- Comps and Benchmarking
- Financial Analysis and Valuation
- Stress Testing

### Portfolio Management Support

- Performance Measurement
- Credit Admin
- Trade Compliance
- Data Management

## Environmental Risk

### Campaign

- Snapshot MIS
- Prescreen Evaluation
- Model Diagnostics & ROI Module

### Business Research

- Competitor Intelligence
- Country Research – Socio-political, Demographic
- Country Research - Regulatory and Legal

### Acquisition

- Prospect Analysis
- Segmentation and Targeting
- Promotion Optimization

### CRM

- Cross-sell and Up-sell
- Lifetime Value / Profitability

### Marketing Channel Spend

- Market Mix Modeling
- Channel Spend Optimization

### Retention

- Churn Prediction / Retention
- Loyalty /Switching Patterns

Enterprise Risk Management (ERM) framework implementation (risk identification / prioritization / monitoring / reporting)

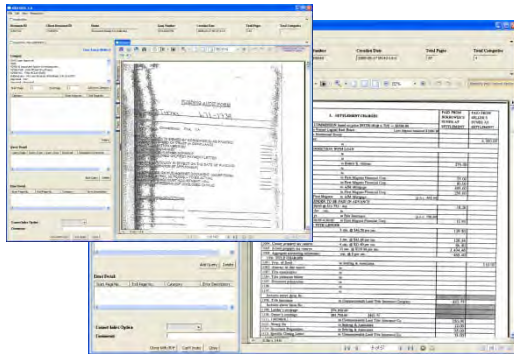
Advanced Analytics, Data Mining, Data Management and Reporting





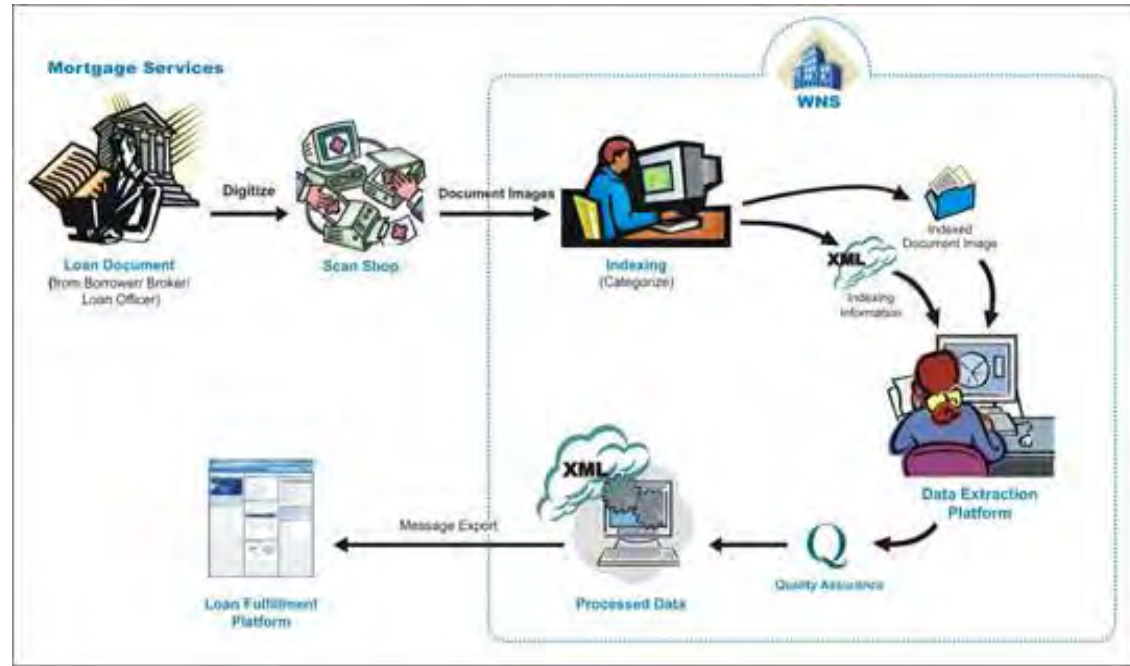
# Digital Loan Management System

## Digital Loan Management (DLM) – Document Indexing Platform



- Digitize, categorize and retrieve loan packages and documents
- Indexed data attached to loan document images
- Customized, electronic delivery to investors

WNS has developed Digital Loan Management (DLM), a workflow management tool to manage a set of key foundational processes within the loan processing lifecycle



- 50 percent reduction in document retrieval costs and time
- Prioritized purchase pricing from mortgage investors
- Minimize or eliminate physical storage costs

The DLM solution has been deployed in multiple mortgage implementations and has delivered productivity gains in excess of 30 percent on document processing



# Banking and Financial Services Case Studies

# A Leading Universal Bank in US

## Building a Global Resource Center and an Offshore Knowledge Organization



- The client was founded more than 150 years ago in Western New York and is a leading universal bank in the US
- The program was multi-functional and set-up as a board managed strategic initiative
- Total FTEs: 80+

### The in-scope processes include:

- Lien Release
- New Loan Setup, ODL and ARM Audit
- Indexing
- Post Close Audit
- Final Docs Follow Up & Audit
- Title Commitment Generation
- Retail Banking Operations

### The client was facing the following challenges:

- Highly fragmented processes
- Lack of standardization
- Paper and Imaging dependency
  - Lack of analytical rigor due to bandwidth / resource constraints
- Regulatory and compliance challenges



- Organization-wide diagnostics comprising 2000+ positions to create detailed 18-month offshore roadmap
- “ENABLE” transition methodology for robust documentation and parallel transition of multiple processes
- Distributed Center of Excellence concept to consolidate fragmented processes

- Delivering 30-40% cost savings and incremental benefits through consolidation and automation
- Annualized 8% productivity gains versus committed target of 5%
- Expansion of operations in Tier II city for additional benefits
- Effective Cost Model through conversion from fixed to variable pricing, flexible staffing, reduced transition costs
- 20% of the population certified on industry recognized banking / mortgage certifications

# A Leading Residential Mortgage Originator

## Building a Mortgage Origination and Servicing Back-office



- The client is a renowned residential mortgage originator and servicer in the United States
- Total FTEs: 20+

WNS supports some of the key origination and servicing processes for the client like:

- Government Insuring
- Housing Data Audit
- Loan Document Audit and Verification
- Mortgage Insurance Premium
- Customer Service Research and Resolution
- OCR

- Due to mortgage crisis in year 2007, resource management became the biggest challenge for the client
- Loan forecasting was a challenge that clients were facing since there was no report reflecting the loan age
  - At clients' end, training a new resource on processes took more than two weeks and hence delayed to hit the floor
  - Training and hiring cost at client's side was higher

- Created a loan status report, which highlighted the loan age and loans being closed in coming days
- LEAN done on training roadmap and reduced the training days without impacting the knowledge download
- Outsourcing the process led to reduced training and hiring cost since WNS is taking care of the same



- Check list automation project accomplished leading to reduced touch time for each case resulting in 20% productivity gain.
- Error proofing. Quality scores increased from 96% to 99% post
- Automation project accomplished leading to saving of 139 hrs per month in collating and allocating loans
- LEAN Project completed on automation of Allocation & Collation of one of the work types; help reduce the production time from 140 hours on monthly basis to 2 minutes

# Leading North American Financial Advisor

## Building a Brokerage Center of Excellence



The client is a U.S.-based global professional services and insurance brokerage firm

### Processes

- New Account Setup
- Account Administration
- Licensing and Field Compensation Support
- Portfolio Adjustments
- Beneficiary Processing
- Broker / Advisor Support
- Service Recoveries
- Special Investigations and Re-imbursement
- Check Processing and Document Operation

- Migration of 25 medium to high complexity processes within 6 months
- Ground-up creation of a team with domain expertise and NASD Series 6, 7, 24 & 63 skill sets
- Collaborative wing-to-wing initiatives including Six Sigma and automation to reduce cycle time



- Newly spun off entity, lack of market penetration and brand name
- Low Accuracy and TAT with high cost of bad errors processing
- Advisor time wasted on handling bad errors as opposed to active sales and servicing of customers

- Collaborative wing-to-wing initiatives including Six Sigma and Automation to reduce “buy” to “activation” cycle time
- Consistently exceeded SLA targets and moved SLA baselines by up to 75% over two years
- Built competitive differentiation through enhanced customer service (DALBAR Customer Service Award 2008)
- Drove substantial improvements in CSAT and turnaround time metrics to enhance customer value
- Provided overall 45%+ costs savings on engagement
- Converted fixed cost to variable costs by moving from FTE to Unit Transaction Pricing

# Asset Management Arm of a Multi-line Insurer

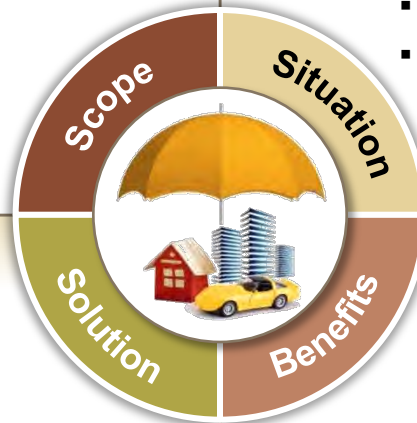
## Creating a Center of Excellence



The client is a leading provider of life and pension products serving over 50 million customers in 28 countries around the world

- Processes
- Trade compliance
- Credit research
- M&A strategy research
- Reconciliations
- Performance management
- Real estate research and analytic

- Scalable and cost-effective model
- Robust operational model to cater to fluctuating volumes
- Requirement of additional processing capacity for extending its global reach in NA, Europe and APAC
  - Harmonize and optimize processes
  - Achieve higher scalability for business growth and flexible staffing



- Process re-engineering and standardization during transition
- Focus on building a repeatable and reliable operations
- Improve delivery and quality management
- Creation of domain experts
- Created tiered approach to transitions
- Collaborative approach on 6  $\sigma$  Initiative and Automation to reduce cycle time
- Ability to leverage infrastructure and the staffing of a qualified work force

- CoE concept allows focus on RTB (Run the Business) across multiple geographies
- SLA-driven service delivery
- Black belt / lean projects for C-SAT measurement, process throughput
- Right-skilled talented team with members sourced from leading peer group organizations, cross skilling underway
- Flexible, scalable and cost-efficient structure



# Leading Bank in Middle East

## Global Consolidation across Multiple Locations, Systems and Entities



- 2 location program across 38 complex back-office and voice processes

### Scope of Services include:

- **Bank Account Setup:** Retail and Corporate, Account Administration, Check Processing, Remittance – Inward / Outward, Overseas Payments, New Cards Setup, Disputes Processing, Interchange and Merchant Settlement, Loans Disbursal
- **Customer Service,** Contact Point Verification, Life and Personal Accident Insurance, Derivatives and Asset Management, Investment and Treasury Operations

- No precedence of offshoring from the region – developing culture to support change management
- New geography – telecom infrastructure and regulatory challenges
- Organization-wide change – processes and systems
- Loosely-defined SLAs and no mechanism to test adherence



- Conducted detailed solution design workshops across regions to capture existing processes and system knowledge
- Migrated 20 FTEs for a low complexity process to demonstrate proof of concept
- Helped customer PMO to define governance and change management structure
- Mix of thin client and thick client applications implemented
- Customized hiring and seeding of domain-specific people and re-badging of critical resources with unique skills
- Reviewed bank-wide operations to expand program scope and maximize consolidation benefits

- Cost reduction and global operations consolidation with a predictable SLA-based service delivery with ownership of key operations metrics from day one
- Built Arabic-speaking and transcription capability in India
- Recommended consolidation of distributed retained functions at onshore to achieve cost benefits beyond labor arbitrage
- Used Six Sigma methodology to eliminate waste within the business and improve throughput by >20%
- Contractually committed and delivered year-on-year productivity improvements

# Leading Asian Bank

## Central Accounting Processes



The client is a leading bank in Asia with major focus on the countries in Middle East

- Vendor / staff payment
- Monthly prepaid amortization
- Billing by subsidiary to parent company
- Monthly payroll activities
- Reconciliation of balance sheet accounts
- Preparation of financial statements
- Fixed Assets – addition, retire, transfer, disposal, write-off
- Branch accounting

- Improper scanning trend for AP invoices resulting in backlog
- No standardization of the invoice format
- Inconsistent day end process
- High volume of queries
  - Branch petty cash not done due to non-availability of FoxPro application



- Automation of productivity logs, control trackers across all process
- Detailed query tracker maintained and shared with client on daily basis
- Splitting of shift and streamlining of work allocation for smooth day end process
- Sharing hourly scanning tracker with client to convince the proper frequency of scanning
- Developed the fully automated macro to perform the branch petty cash without using FoxPro

- Drove substantial improvements by automating and re-engineering tasks to enhance customer value
- Long pending automation projects was completed after go-live of the process
- Robust data architecture with security of information and clear accountability
- Consistently achieved targets from July'10 onwards
- Developed automated control tracker resulting in smooth day end process and reduced number of errors
- Initiated efforts to standardize and consolidate processes



# Global Diversified Financial Services Company

## Supporting the CFO's Office

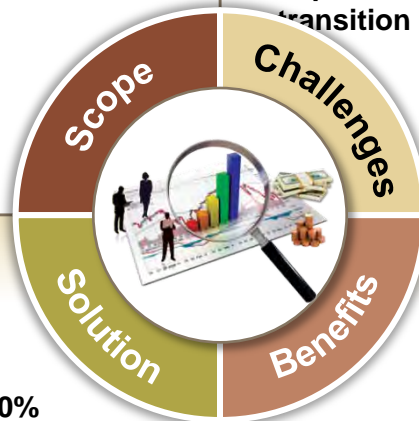


The client is a diversified financial services company providing a range of financial services, including auto-financing, insurance, mortgage services and online banking

### Processes

- Accounts Payable
- Travel and Entertainment
- General Accounting
- Fixed Assets
- Bank Reconciliations
- Cash Management
- Query management
- Escheatment

- Migrated processes to a 100% paperless environment
- Rationalized and standardized processes across 6 locations and 3 business units
- Deployed a workflow solution enabling 100% transparency, control audit trail and reporting
- Developed a consolidated, standardized KPI reporting mechanism for providing visibility to key metrics
- Dedicated compliance officer who liaisons with client auditors in conducting SAS 70 audits, defines control framework, reports on design and operating effectiveness of controls and prepares and executes internal audit



- Multi-entity multi-location fragmented processes
- Independent technology platforms across five business units in scope and hence non-standardized processes across BUs
- Implemented a new T&E system in the midst of transition impacting the learning period

- No historical baseline data available for benchmarking
- Many processes were manual and involved a lot of paper

- Workflow solution lead to improved “paid on time” measure by 50% – 75% across business units to 99% and reduction in unprocessed invoices from 16% to 3% in six months
- Over 500,000 invoices processed and 50,000 T&E reports audited annually
- USD 4 billion monthly funds managed through treasury support and over 900 accounts reconciled every month
- Transformation (Six Sigma) project underway for implementing a consolidated account reconciliation solution

# Leading Credit Bureau in US

## Transforming Customer Service Operations



- **Global leader in credit and information management, with a reach in 25 countries and providing solutions to over 50,000 business and maintaining credit histories of over 500 million consumers**

- **Customer Service: Account Maintenance, Product Education, Website Navigation, Credit Information, Customer Issue Resolution**
- **Customer Retention**

- **Performance stagnation with the current provider**
- **Need to provide a superior customer service experience in a competitive marketplace**
- **Customer retention due to competing products**
  - **Customers' limited awareness and understanding of the reports provided**
  - **Need to reduce costs without compromising service delivery quality**



- **Connecting the customers' true needs to the capabilities of the product**
- **Multi-skilling of associates to provide seamless experience to the customers**
- **Initiated a service transformation program addressing the key needs of the customers, while optimizing the available resources**

- **Successful transition of the services from the incumbent provider to WNS**
- **Top training scores during the ramp are the best compared to previous vendors**
- **Development of customized training content, addressing customer needs and consistency of services**
- **Managing more than 10,000 calls per day across product / source groups**

# Leading Commercial Bank in US

## Building a “Virtual Knowledge Center”



Client is a leading commercial bank in the US. WNS is engaged with the wealth and investment management, corporate and investment banking, and, wholesale lending division of the client

Total FTEs: 45+

- Improve customer service by outsourcing and centralizing certain functions to improve the efficiency and effectiveness of the services for end clients
- Maintain high levels of quality without sacrificing efficiency by ensuring seamless transition to outsourced vendor location
- Reduce operational cost by optimizing onshore headcount

WNS has a team of analysts supporting the client’s following divisions:

### Wealth and Investment Management

- Client Investment Reviews
- New Business Presentations
- Manager Evaluation Group
- Performance Measurement
- CRM

### Wholesale Lending Services

- Statement Spreading

### Corporate and Investment Banking

- Portfolio Management:
  - Annual Reviews
  - Statement Spreading
  - Earnings Recap
- Coverage
  - Pitch Book Support
  - Projection Modeling



- Standardization of client report templates to provide consistent reporting across locations
- Enables the client onshore team to provide better and timely investment advice to its end clients
- Provide onsite financial analysts with adequate time and significant inputs to focus on customer delight

# Leading Investment Bank in US

## End-to-End Financial Research Support



Client is a leading investment bank offering investment options, financial products, and services to private individuals, corporate entities and institutional clients

Total FTEs: 10+

- Create a standard template
- Improve overall quality of research support
- Convert some of client's operations to a 24/5 environment

- Comparable company analysis
- Comparable transaction analysis
- Company / industry profiles – includes brief (1 - 4 pager) as well as comprehensive (10 -12 pager) profiles
  - Library services work
  - M&A target scans
  - Daily and weekly newsletters
  - Ad hoc requests – company screening, deal analysis
  - Weekly updates

- Analysts at WNS provide research support in the following areas:
  - Pitch book support for investment banking covering food and beverage, retail and consumer industries
  - Library services
  - Supporting clients' sales and business development teams by providing CRM database management on their internal CRM tool
- Create a structured and standardized operations environment for timely delivery of pitch book research
- Team is made of a high quality talent pool: Graduates / postgraduates, including CA, CFA, MBA (Finance)
- Research across multiple paid databases: Bloomberg, Capital IQ, Thomson One Banker, Hoovers, Factiva and Zoom Info



- Provided access to a large pool of qualified financial resources for high-quality research support



# Leading Asset Management Firm in US

## Credit Underwriting and Financial Research



The client is a leading asset management firm specializing in creating investment strategies and solutions for sophisticated high net worth individuals and institutional investors

Total FTEs: 15+

- Support underwriting of credit deals in client proprietary application
- Monitoring investments through detailed financial models
- Providing a macroeconomic overview of Bank Loan, IG, and HY markets through weekly newsletters, reports, and industry reviews among others

The team of analysts at WNS provide the following services to the client

- **Bank Loan Process**  
Underwriting Support: Update proprietary application with data from Offering Memorandum and term sheets; also creating and servicing financial models, and statement spreading; coverage of ~650 credits

- Created a sustainable offshore business model resulting in a VoC score of 10/10
- Tenfold increase in scope and product coverage
- Created customized products / templates to suit client's diverse requirements
- Designed and developed several new products for the client such as the weekly macroeconomic newsletter, which was distributed to its external clients, and thus helped them generate revenue
- Standardized approach for calculating key financial numbers such as EV, EBITDA, FCF, and Leverage



- **Research Process**  
Servicing Support: Build and update the servicing models with the latest financial results. Calculate key credit metrics to evaluate and monitor investment decisions; coverage ~600 credits

- **Structured Credit Process**  
Update and monitor CDO / CLO deals where the client has interest / exposure. Deal types include cash flow, market value as well as synthetic deals; coverage ~625 names

# OUTPERFORM with WNS

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