



## Case Study: Nedbank - Card Distribution Process Re-engineering

### About the Company

Nedbank Group Limited is a bank holding company, which operates as one of the four largest banking groups in South Africa through its principal banking subsidiaries, Nedbank Limited and Imperial Bank Limited, in which it has a 50,1% interest. The company's ordinary shares have been listed on JSE Limited since 1969.

The group offers a wide range of wholesale and retail banking services through three main business clusters: Nedbank Corporate; Nedbank Capital; and Nedbank Retail. Nedbank Group focuses on southern Africa, with the group positioned to be a bank for all – both from retail and a wholesale banking perspective. The principal services offered by the group are corporate and retail banking, property finance, investment banking, private banking, foreign exchange and securities trading. Nedbank Group also generates income from private equity, credit card acquiring and processing services, custodial services, collective investments, trust administration, asset management services and bancassurance.

Nedbank's Technology and Operations Division (T&O) has developed a distinctive capability that uniquely leverages a combination of talented people, process and information technologies to deliver sustainable productivity improvements. Nihilent is strategically aligned to deliver long-term value to it.

### Business Challenges

- Nedbank wanted to analyze some of its existing process “hot spots” from a cost perspective and also wanted to improve customer experience. One such area identified was the Card production and delivery process. This included the system and process elements that needed to be successfully completed to ensure that new, renewed or replaced debit or credit card
- As there were external vendors engaged for manufacturing the plastic and delivering it to the branches or to the customer preferred location, monitoring the adherence to SLAs, and risk management were of utmost importance.

### Nihilent's Role

- Nihilent consultants were engaged to ensure analysis and redesigning of the end-to-end process of producing and delivering a new, renewed or re debit or credit card plastic.
- Nihilent consultants dealt with the identification and improvement of Client information Data and its integrity and accuracy issues thereby

### Business Benefits Delivered

- Improvement in MIS for management and measurement of the process's Key Performance indicators
- Saving servicing costs by pre-empting inward calls or branch enquiries