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Transforming Global Commercial Card Operations with AI-driven Automation

Fraud detection, real-time payment processing, and automated onboarding through intelligent process automation.

Case study

Client

A global bank offering commercial card solutions

The client is a global bank with a presence in more than 150 countries and financial transactions exceeding $2.5 trillion. It sought to deploy an intelligent process automation solution to streamline its global commercial card operations.

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Challenge

Automating commercial card operations and fraud detection

The client's commercial cards operations were hindered by highly manual, fragmented, and error-prone processes.

Key pain points included:

- Delays in client onboarding, and payment postings and processing.
- Prolonged turnaround times (TAT) for query resolution, averaging 7–21 days for core operations.
- Elevated fraud rates in the Global Fraud Risk Management Unit (FRMU), with fraud basis points exceeding 8—well above industry standards.

These inefficiencies impacted client acquisition, customer satisfaction, and operational scalability. The manual nature of fraud detection and parameter analysis further exacerbated risks and losses.

Client Requirements:

- Deploy intelligent automation to reduce manual interventions and accelerate client onboarding and core processes.
- Achieve near real-time payment processing and posting.
- Reduce fraud losses and enhance early warning capabilities.
- Overcome tech stack limitations, transitioning from robotic process automation (RPA) to extract, transform, and load (ETL) using the Xceptor platform for scalable automation.

Client

Challenge

Solution

Benefits

Summary

Solution

AI-driven solutions for commercial card operations

Hexaware delivered a comprehensive, AI-driven automation transformation for the client's commercial cards operations, including:

- **Real-time Payment Posting (RTPP)**: Leveraged the Xceptor platform and bots to automate the ingestion, transformation, and validation of daily payment data. The system automatically segregates transactions for straight-through processing (STP), non-STP, and unapplied cases, ensuring seamless integration with the bank's central card transaction processing system. This automation has dramatically reduced the turnaround time for posting payments, enabling near real-time updates. As a result, customers' credit limits are refreshed almost instantly, empowering them to make additional transactions and driving increased business for the client.
- **Automated Onboarding Maintenance:** Developed an application with optical character recognition (OCR) capabilities in Xceptor to extract and transform data from forms for seamless updates in core card systems, automating. This enabled automated updates for 85% of corporate-level maintenance tasks, such as program administrator changes, static data maintenance, and credit limit updates, with output files pushed to the core card system via bots.
- **Real Time Parameter Modelling:** Introduced an AI-powered application to analyze fraud trends and generate optimized parameter combinations. This solution factors in key performance indicators, such as false positive ratio (FPR) and average detection rate (ADR), to rationalize the existing library of fraud detection rules and enable rapid decision-making to prevent fraudulent transactions.

Key Components:

- Standardization of onboarding maintenance processes across regions.
- Elimination of manual intervention in critical workflows.
- Integration of GenAI and automation across process mining, business analysis, development, and deployment.
- Deployment of proven cards automation use cases to digitalize the cards value chain.
- Implementation of process change management (PCM) and process risk review (PRR) tools for robust governance and risk mitigation.
- Launch of continuous improvement initiatives, such as the "100 Days 100 Ideas" program and advanced training modules using our AI-powered smart training assistant.
- Enhancement of productivity tools, including an all-in-one search engine and Excel-based navigator for business-as-usual activities.
- Ongoing feedback loops and user-driven enhancements to ensure the solution evolves with client needs.

The solution was meticulously tailored to the client's environment, transforming previously manual operations into an integrated, intelligent automation ecosystem, and embedding a culture of innovation and risk management throughout the organization.

Benefits

Immediate Benefits:

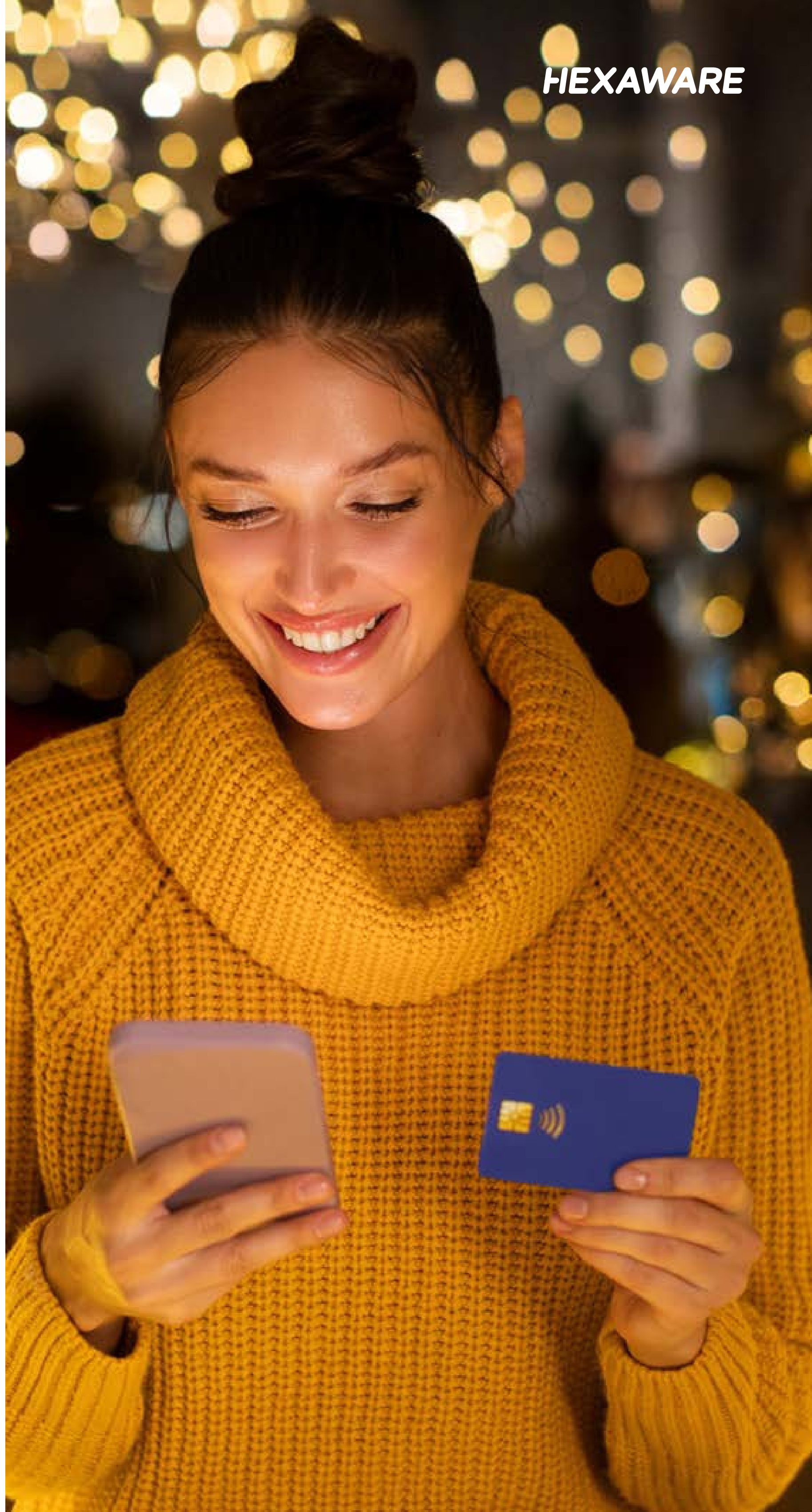
The automation and AI-driven transformation delivered rapid, measurable improvements for the client:

- Gross fraud loss was reduced by **47%**.
- False positive ratio improved by **23%**, enhancing fraud detection accuracy.
- Average fraud detection rate increased by **30%**.
- Query resolution turnaround time improved by **66%**.
- Client onboarding became **66%** faster.
- Payment posting shifted to near real-time, with turnaround time reduced from one day to just two hours.
- Critical maintenance turnaround time dropped from three days to one, enabling faster updates and minimizing delays.
- Service requests decreased by **10–15%** through self-service optimization and digital integration between front and back office operations.
- Charge disputes were reduced by **70%**, streamlining operations and reducing escalations.

Long-term Benefits:

The solution continues to drive lasting value:

- Automation reduced manual effort by **120** full-time equivalents (FTEs).
- Total cost of ownership (TCO) decreased by **44%**.
- Productivity in fraud operations improved by **40%**.
- Fraud basis points dropped from approximately **8 to 4.5**.
- Customer satisfaction (CSAT) scores rose significantly, from **65% to 85%**, reflecting a substantial positive impact on the client's business.



Summary

Hexaware's AI-first automation approach radically transformed the commercial cards operations of a global bank. By digitalizing and optimizing onboarding, payment posting, and fraud management processes, Hexaware delivered measurable gains: sharply reduced fraud losses, real-time processing, faster client onboarding, and significant cost savings. This transformation underscores Hexaware's expertise in delivering outcome-linked, AI-powered automation solutions across the banking value chain. Building on this success, the client is exploring advanced agentic AI solutions with Hexaware to ensure even greater accuracy, agility, and seamless execution in future operations.

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Ready to transform your commercial card operations?

Contact Hexaware's automation experts at marketing@hexaware.com and unlock the future of banking with our AI-driven solutions!

About Hexaware

Hexaware is a global technology and business process services company. Every day, Hexawarians wake up with a singular purpose: to create smiles through great people and technology. With this purpose gaining momentum, we are well on our way to realizing our vision of being the most loved digital transformation partner in the world. We also seek to protect the planet and build a better tomorrow for our customers, employees, partners, investors, and the communities in which we operate.

With offices across the world, we empower enterprises to realize digital transformation at scale and speed by partnering with them to build, transform, run, and optimize their technology and business processes.

Learn more about Hexaware at https://www.hexaware.com.

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