

Process Flow

The purpose of this document is to illustrate and compare the current (As-Is) and future (To-Be) workflows of the Know Your Employee (KYE) process within a banking institution. By visualizing the end-to-end process, inefficiencies in the manual system can be identified and addressed through digital transformation initiatives.

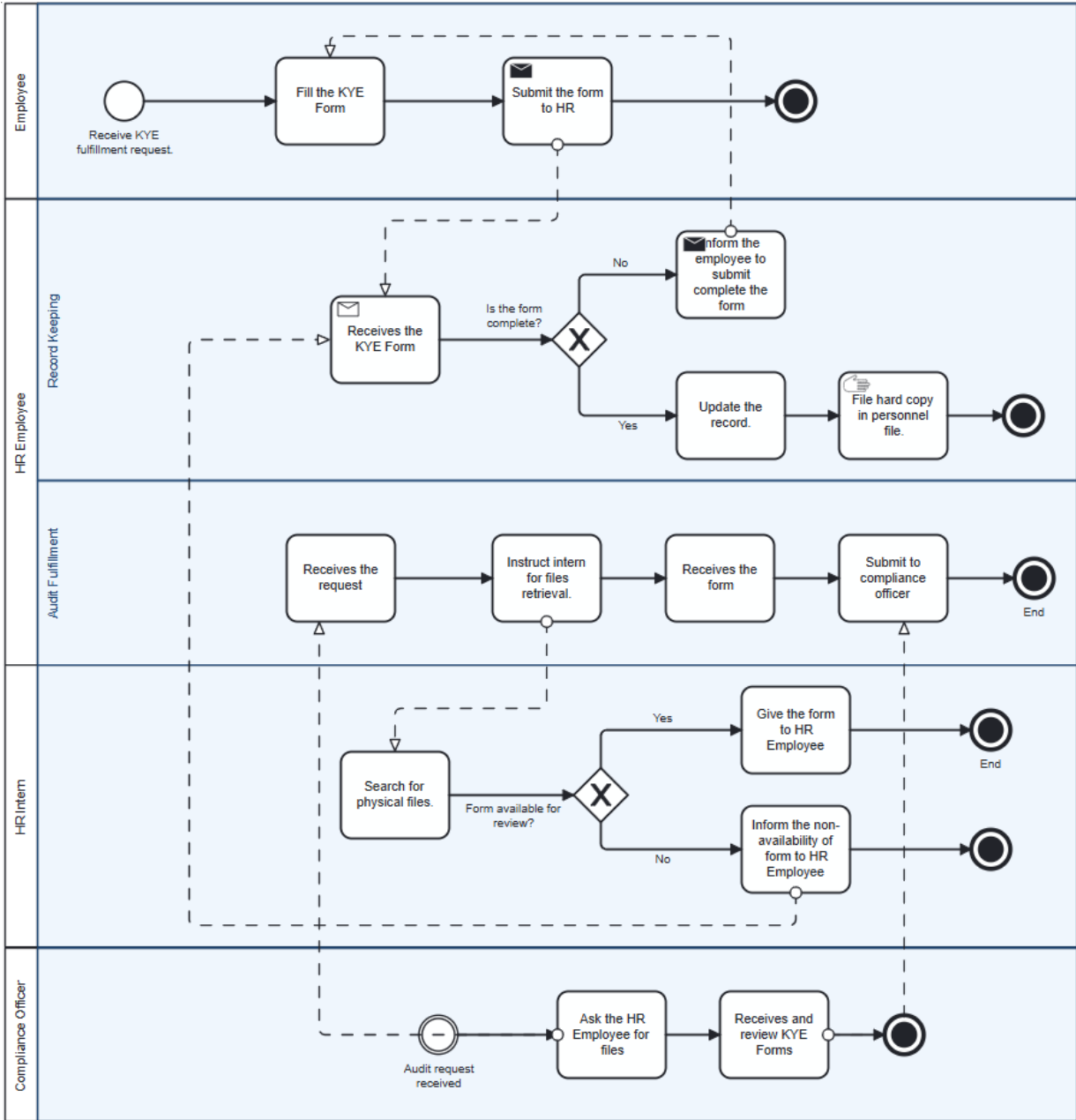
1. As-Is Process Flow Overview

Description

The As-Is process represents the manual workflow currently followed by HR employees. Employees fill out printed or emailed KYE forms, which are reviewed and filed by HR staff. In the event of audits, records clerks manually retrieve these documents for compliance officers.

Key Observations

- **Multiple manual handoffs:** Employee → HR → Records Clerk → Compliance Officer.
- **Frequent delays:** File retrieval during audits often takes hours or days.
- **Error-prone submissions:** No validation checks; incomplete forms are common.
- **Compliance risk:** Difficult to verify data accuracy and maintain traceability.



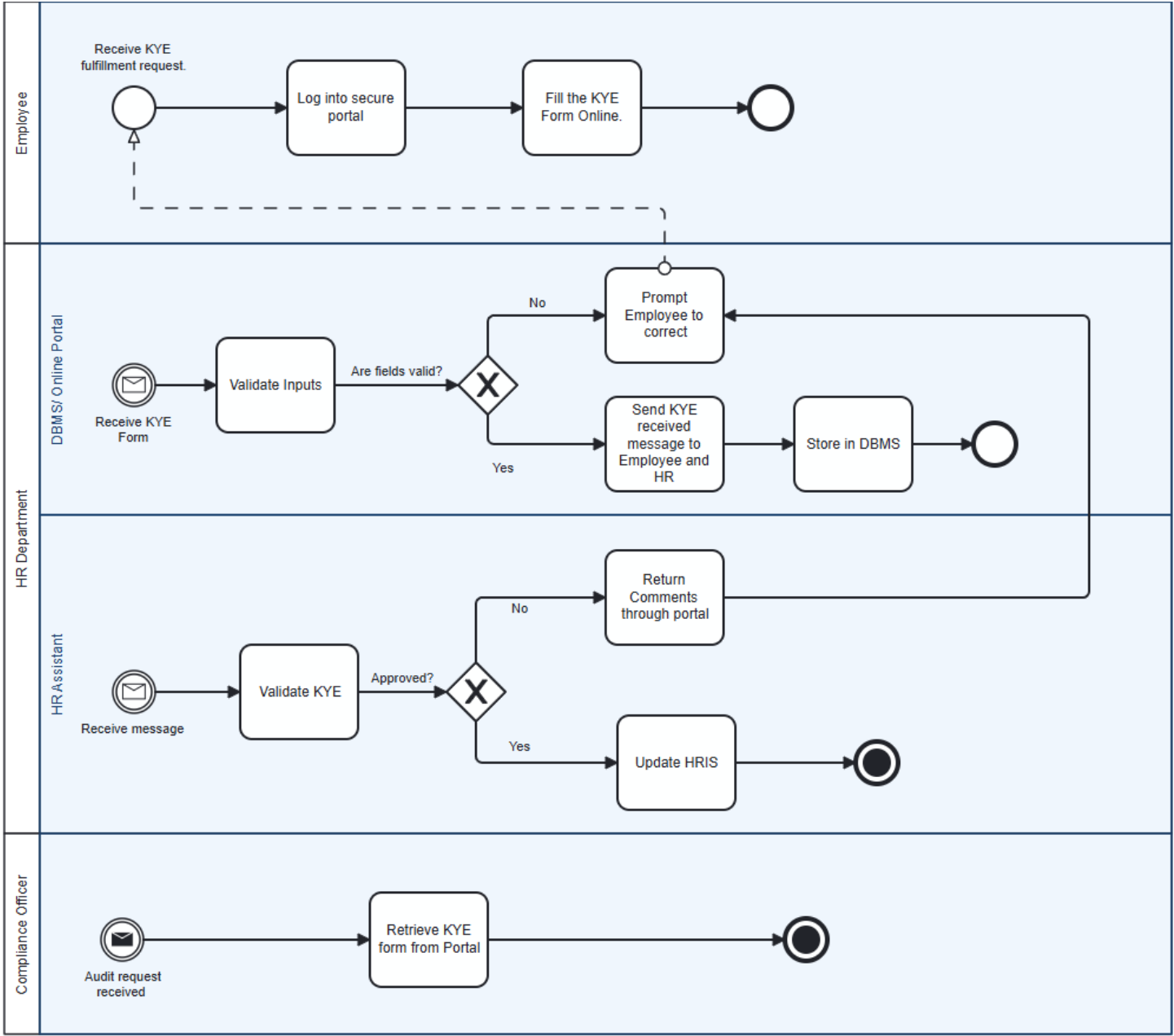
2. To-Be Process Flow Overview

Description

The To-Be process demonstrates the digitalized workflow, where employees complete KYE forms online via a secure portal. Automated validations ensure data accuracy, HR reviews submissions electronically, and compliance officers can retrieve data instantly from the system.

Key Improvements

- Automated validations reduce incomplete or incorrect submissions by ~80%.
- Centralized repository (DMS/HRIS) enables instant access and retrieval.
- Reduced workload for HR staff, who focus on verification instead of filing.
- Enhanced compliance with data governance and security policies.



Comparison Summary

Aspect	As-Is (Manual)	To-Be (Digital)
Form Submission	Paper / Email	Online Portal
Data Validation	Manual	Automated
Record Storage	Physical Files	Centralized DMS
HR Review	Manual	Digital Review / Workflow
Audit Retrieval	Time-consuming	Instant
Compliance Readiness	Reactive	Proactive