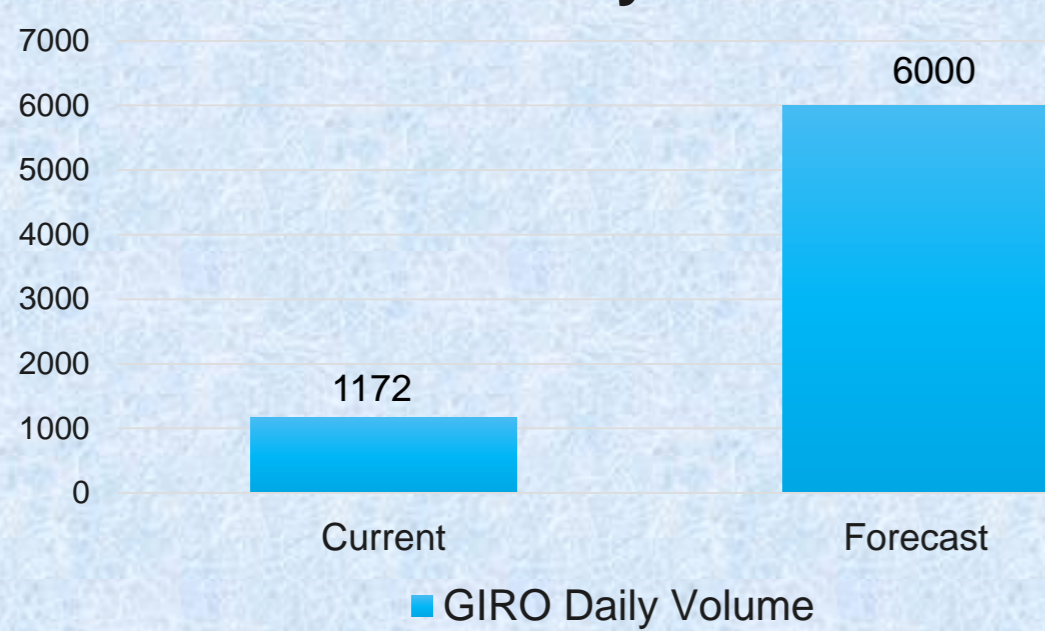# Automating Failed Automation: Managing ANZ GIRO Payments

Isaac Khoo, Hamzah Aljunied, Prasoon Gupta, Minh Nguyen | Supervisors: Tham Ming Po, Cardin Michel-Alexandre, Andrew Chng, Low Li Hoon | Systems Design Project | Industrial and Systems Engineering Department
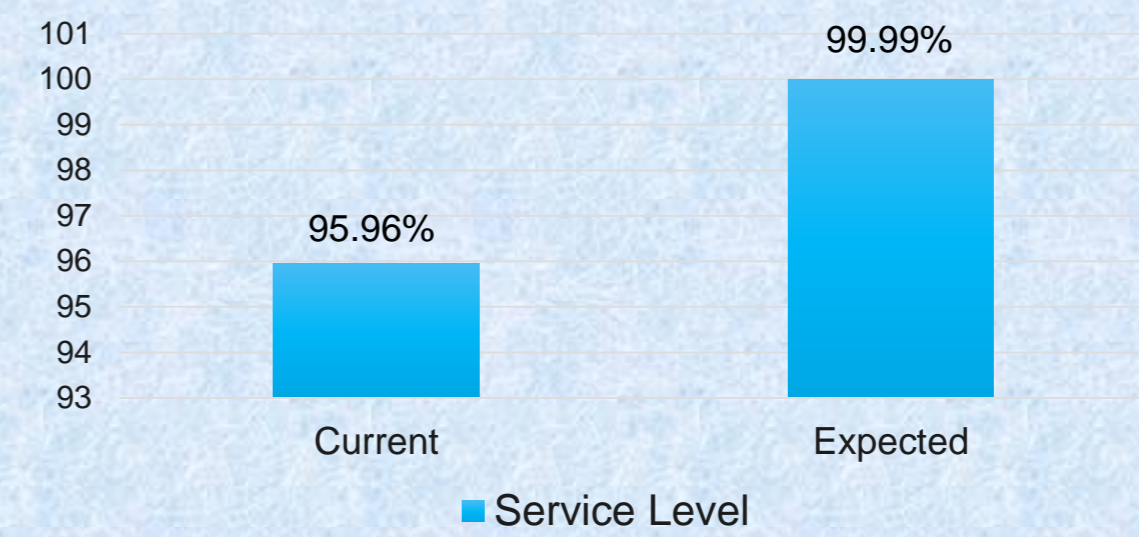
Introduction

- ANZ provides banking services and solutions to over **400,000 customers in Singapore**.
- Failure of GIRO BAU presents largest threat to ANZ operations due to high volumes. In case of failure, **manual workaround as BCP**. Maker and checker takeover:
  - Maker: copies the raw files to PayGen.
  - Checker: **100% visual check** for discrepancies.
- Peak volumes forecasted to reach **up to 25,000 per day**.

GIRO Daily Volume

Problem Definition

- Meeting **SLA of 99.99%** and **accurately** handling information.
- Meeting **clearing cut-off** time.
- Minimizing manual involvement during system failure.
- **Handling forecasted daily volumes**.

GIRO COMPONENT FAILURE

Objective Measures

- Meet cut-off time.
- Customer information confidentiality and security.
- Time taken to rectify disruption.
- Achieved vs. expected service level (SLA): based on probability of failure occurrence within the month.
- Ease of use: measured through qualitative means by gaining feedback from current operators.

Analysis of Current Workaround

- Performance of current workaround for forecasted volume:

1000 SIMULATION TRIALS FOR WORKAROUND

- Expected Worth of **transactions uncleared per failure = $20,179,392**

SERVICE LEVEL WITH CURRENT RESOURCES FOR FORECASTED VOLUME
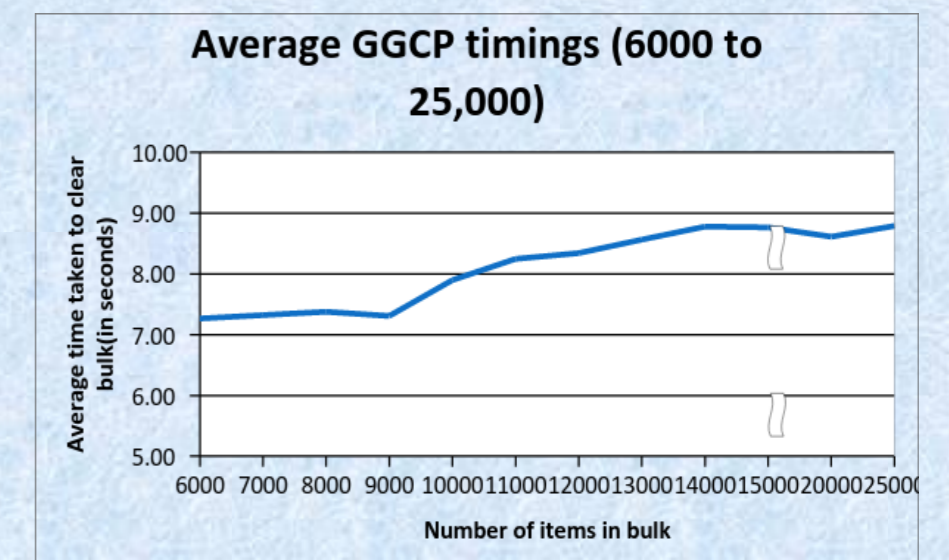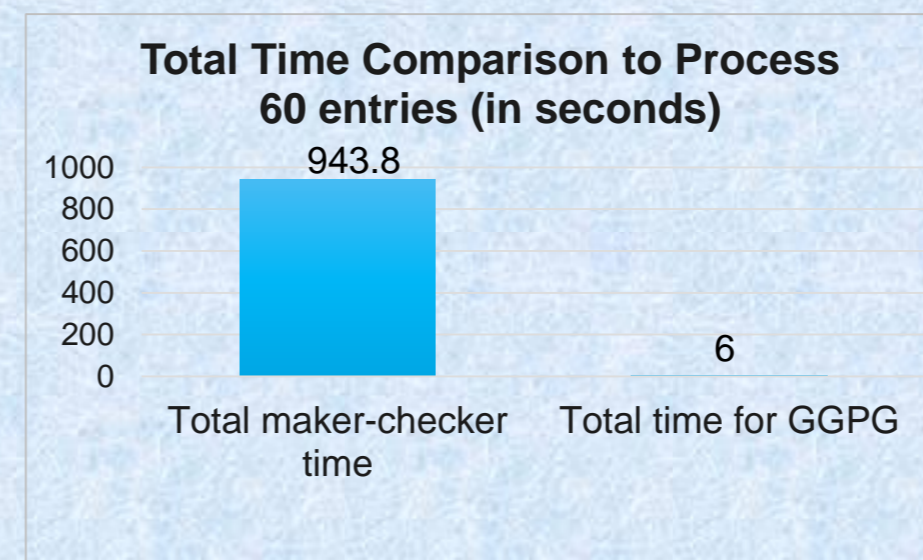
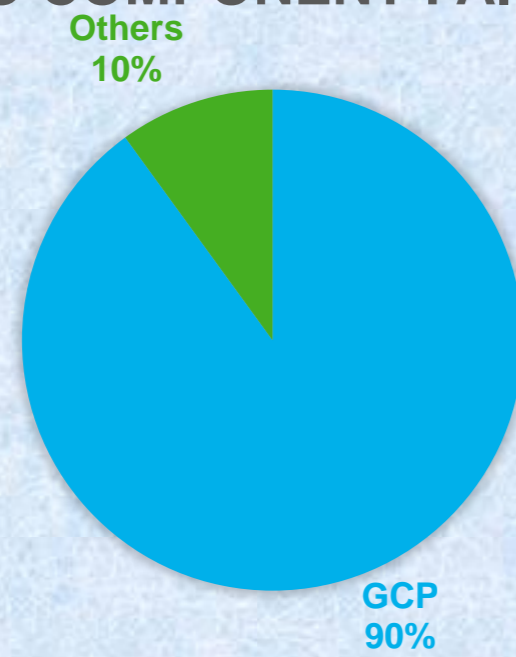

Implementing and Improving Solution

- Implementation of **GIRO GCP Payment Generator (GGPG)**.
- System **takes over the maker-checker duties** by automating and generating data file.
- **Prevents data manipulation** in the system.
- **Single press of button** generates required file. Learning curve non-existent.

Total Time Comparison to Process 60 entries (in seconds)

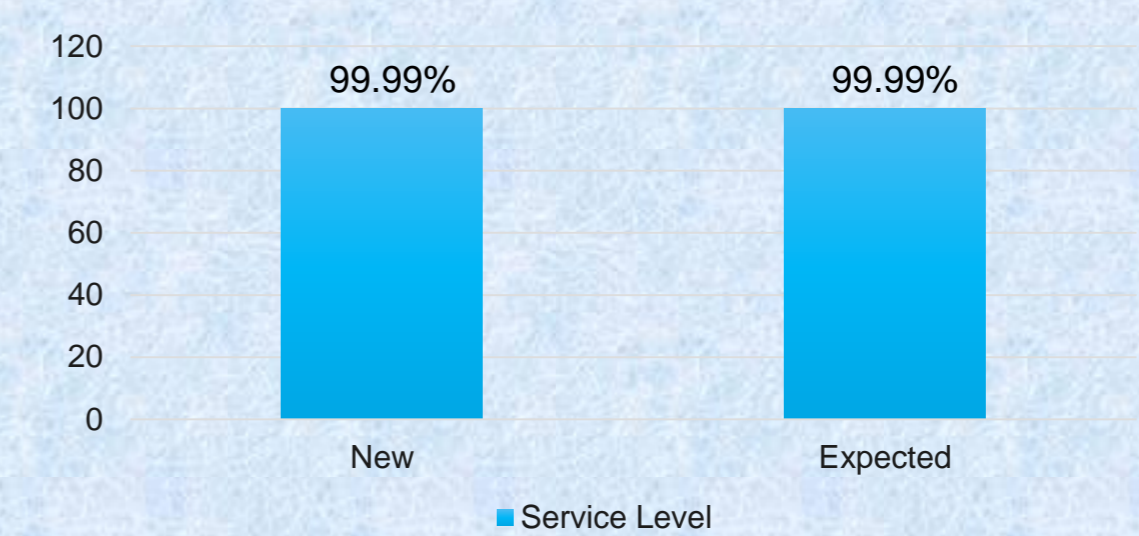**Average GGCP timings (6000 to 25,000)**

- Able to handle volumes up to 100,000 entries per **use** as compared to ANZ's prediction of peak volume of 25,000 per **day**.
- Processing time for 100,000 entries is **17.83 seconds**.

SERVICE LEVEL WITH GGPG FOR FORECASTED VOLUME

Control Plan

- Process time can further be reduced by standardizing input file formats.
- Ensure CPU and/or RAM is not overloaded by any other application on the system.
- Another macro could be implemented to **double check data fields for any variations**.
- **It will add additional protective** layer to the process.

Potential Improvements

- GGPG can be further modified to divide bulks of more than 100,000 entries into more than 1 file and process them automatically.
- **Only necessary when forecasted daily volume approaches 100,000**.

Conclusion

- GGPG is effectively crafted considering all the constraints and demand forecasts.
- The required productivity and performance are maintained by the suggested solution.