AUTOMATION

The future is now:

Reaching RPA maturity for a future-ready approach to automation

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CONTENTS

2
Introduction

4
Automation as a Driver for Digital

5
Complexity & Maturity in Automation

6
Top Challenges with Automation

7
Assessing maturity and strategizing

9
Evaluating Automation Tools

10
Automation Use Cases

12
Our Capabilities

14
Sytorio

16
Synechron Innovation & Automation Network
Automation - The future is now:
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INTRODUCTION

As a result of the plethora of advancements being made with innovative technologies in the financial services and insurance sectors, Artificial Intelligence (AI) will be used to increasingly will be used to automate processes and move beyond legacy systems. (CNBC, 2017)

For many organizations, Robotic Process Automation (RPA), is a technology that will be a building block toward more intelligent automation (e.g. cognitive RPA and eventually true AI). However, first firms must understand the evolution of RPA to become future-ready in their approach to automation.

The future of Automation is right around the corner

Automation can not only be applied on processes that are repetitive, easily susceptible to error, rules-based, and/or time-sensitive but also on processes that require human judgement. A mature RPA approach implemented strategically not only contributes to cost-reduction but improves productivity because there are fewer human-errors and employees can have their time freed up to focus specifically on complex tasks that require human intervention and therefore, add more value. Today, the RPA market is small but on track to see swift growth. According to Gartner, spending on RPA software will reach $1 billion by 2020, growing at a compound annual growth rate of 41% from 2015 through 2020. By that time, it is expected that nearly half (40%) of large enterprises will have adopted an RPA software tool, up from less than 10% today.

In addition to the arguments that AI and future technologies will broadly follow the same path as past technological revolutions, others make a more radical argument about the possible longer-run effects. They posit that AI could prove different from previous technological change because it has the ability to replicate something previously exclusive to humans: intelligence. (US WhiteHouse, 2016)


AUTOMATION AS A DRIVER FOR DIGITAL

While cost saving continues to be the top business driver for Automation, it also yields improved turn-around time. Without a good Automation experience, it is hard to even imagine a modern user experience in today’s world. Key customer-facing processes must be automated first to cater to the digital demand and staying competitive.
COMPLEXITY & MATURITY IN AUTOMATION

As we see the complexity in and current improvements in Automation & AI, tasks tend to get harder from right to left. As the gradient increases, the complexity of technologies increases from use of simple Record & Play of keyboard and mouse to increased use of neural networking like Generative adversarial networks that can perform more creative tasks like composing music and painting. Tasks on the extreme left are the ones that require Physical & Emotional Human Connect.

Reaching true automation: the evolution of RPA

According to Everest Group, there are four distinct stages of the RPA lifecycle. The evolution of RPA includes RPA 1.0 (Assisted RPA), RPA 2.0 (Unassisted RPA), RPA 3.0 (Autonomous RPA – where most firms will get stuck), and RPA 4.0 (Cognitive RPA) (Everest Group, 2017). Most firms have the base levels of automation up to autonomous RPA under their belts but must look to reach the next level to future-proof and be ready for the next wave of innovation that is right around the corner. This means that they are able to achieve end-to-end automation and scalable, flexible virtual workforces deployed via cloud. However, this level is limited in processing unstructured data and so still requires a decent amount of human intervention.

The most mature companies are focused on mastering Cognitive RPA, which is considered the “future of RPA,” because it will allow the greatest level of cost savings, intelligence, and the most enhanced customer experience. Cognitive RPA leverages AI technologies including Computer Vision, Machine Learning and Natural Language Processing (NLP) to enable the processing of unstructured data, predictive and prescriptive analytics, and automation of tasks that involve judgement (where human interference is generally needed at this stage today). Essentially, this means a shift from going from automating processes using simple rules for sorting out data, and replicating human decision-making on more complex cases.

Evolution - Robotic Process Automation

- **Assisted RPA**
  - Objective: Improving worker productivity
  - Deployment: Worker’s desktop
  - Limitations: Partial automations, Difficult to scale

- **Unassisted RPA**
  - Objective: End-to-end automations, Scalable virtual workers
  - Deployment: Server (VMS)
  - Features: Work orchestration (Scheduling/queuing)
  - Limitations: Centralized robot management, Robot performance analytics

- **Autonomous RPA**
  - Objective: End-to-end automations, Scalable & flexible virtual workforce
  - Deployment: Cloud/SaaS
  - Features: Auto-scaling, Dynamic load balancing, Context awareness
  - Limitations: Advance analytics & workflow

- **Cognitive RPA**
  - Use of Artificial Intelligence (AI)
  - Technologies including machine learning and Natural Language Processing (NLP) to enable: Processing of unstructured data, Predictive and prescriptive analytics
  - Limitations: Automation of tasks that involve judgement

RPA leverages AI technologies including Computer Vision, Machine Learning and Natural Language Processing (NLP) to enable the processing of unstructured data, predictive and prescriptive analytics, and automation of tasks that involve judgement (where human interference is generally needed at this stage today). Essentially, this means a shift from going from automating processes using simple rules for sorting out data, and replicating human decision-making on more complex cases.
TOP CHALLENGES WITH AUTOMATION

Like all other initiatives that are going to change how people do business, Automation also receives its fair share of resistance. Firms face challenges that they will need to overcome related to Resistance, Red Tape & Politics, Deployment Architecture, and Application Governance.

Automation & AI

To overcome these challenges, Modern Artificial Intelligence technologies complement Automation to great extent as automation tackles harder problems. Following are some of the technologies that go hand in hand with Automation:

- Statistical & Machine Learning
- Optical Character Recognition
- Computer Vision
- Deep Learning
- Natural Language Processing
- Pattern & Anomaly Detection

Businesses will need to focus next on how to measure and track automation in order to calculate and demonstrate its success.
ASSESSING MATURITY AND STRATEGIZING

C-level executives across industries are facing pressures to cut costs and innovate their business models and realize that technology is the answer, but they also need to act quickly to keep pace with innovation and to remain competitive.

In the sub-sector of insurance, for one example, KPMG Research found that 91% percent of insurance CEOs that were surveyed admitted to being worried about the challenge of integrating automation, AI and cognitive robotics into their existing business and operating models. Acting early and investing heavily in these areas will help inform a strategic approach to future-proofing and getting the most out of the technologies available.

The first step to becoming future-proofed is for firms to decipher what level of RPA they are currently offering and/or capable of within existing systems and also where there may be gaps in order to decide on a roadmap, evaluate toolsets, and ultimately put that plan into action. This will require asking themselves questions such as “can I do this with my current capabilities and systems? And if not, how do I get to a place where I can offer this?” If firms can get to a place where they can answer “yes” to both of these questions, then they are future-ready.

When assessing an organization’s maturity, there are five levels of maturing to be considered:

- **Level 1 - Pilot**: Individual Robots
  - Scope: Screen, Collect, and Rule Based Processing
  - Outcome: Estimate Process Efficiency, Productivity gains (5% to 7%)

- **Level 2 - Driven**: Centralized Robots
  - Scope: Automate structured datasets, Multi/Shared Process Automation, Process Optimization and Mining
  - Outcome: Gain Process Efficiency, Productivity gains (7% to 12%)

- **Level 3 - Empowered**: Robot as Service
  - Scope: Formal RPA TCDE, Automation Road Map and Strategy, Defined Targets and Metrics, Predictive Process
  - Outcome: Gain Process Quality, Gain Process Efficiency, Reduce Operation Cost, Productivity gain (12% to 20%)

- **Level 4 - Intelligent**: Cognitive Learning
  - Scope: Automate Structured and Unstructured data sets, Decision Based Automation with advance exception handling and auto scaling of robots, Organization Driven
  - Outcome: Gain Process Quality, Gain Process Efficiency, Reduce Operation Cost, Productivity gain (21% to 28%)

- **Level 5 - Cognitive**: AI & Machine Learning
  - Scope: Machine Driven automation, Self learning, self-healing and process optimization in place, Predictive and perspective analytics
  - Outcome: Gain Process Quality, Gain Process Efficiency, Reduce Operation Cost, Productivity gain (29% to 40%)
In our view, the goal would be to reach a cognitive level of maturity that progresses from a pilot, to a driven centralized use case using robotics and process optimization, which gradually empowers the firm to achieve more business-driven targets. Then, they will have the foundation to move on to more intelligent cognitive learning with decision-based automation, and finally, AI and machine learning will be fit for the future. As shown earlier, by level five the scope extends past simple automation and robots to machine driven automation with self-learning and self-healing in place, with an expected outcome of up to 40% productivity gains.

**Best practices for a successful automation strategy and implementation**

Clearly, there are significant benefits to moving across the automation scale to more advance cognitive RPA. So, what are some of the best practices after a self-assessment and gap analysis that firms should take the following steps to make their roadmap reality?

- **Ownership:** Establish an RPA sponsor to establish the technology as an enterprise-wide strategic priority and underwrite corporate resources
- **Document:** Highlight key challenges to be addressed, and stick to these during development and implementation phases
- **Adoption:** Appoint a delivery head/C-level dedicated to RPA/Automation to drive adoption across the organization, with the primary responsibility of ensuring a healthy automation pipeline, while leading the operational management of the virtual workforce created
- **Architecture:** Develop the solution architecture and secure partnerships where there are gaps internally. This includes any updates to legacy systems that need to be made in order to support these innovations and upgrades
- **Business cases:** Decide on best use cases that make the most sense and will be the most meaningful – and highlighting which will be automation for the sake of automation, just to say they are up on the latest technology – without any real value attached, or can be better solved with other strategic initiatives. Be focused on singular goals, Firms should be focused on rather than trying to automate everything

Automation will play a critical role in the way businesses operate in the future. Financial services and insurance firms must act quickly to secure themselves in a rapidly-evolving marketplace, and those already working and investing in these areas will have an advantage when it comes to achieving Cognitive RPA. This will be the first step to creating a more efficient and intelligent business and will lay the groundwork for the future innovation in more advanced areas of AI and increasingly compelling user experience.
EVALUATING AUTOMATION TOOLS

Evaluation Criteria

1. BOT Creation
   A. Dynamic Variable Creation and Deletion
   B. Expression Builder
   C. Visual Process designers
   D. Direct web browser interaction
   E. Web Data Extraction
   F. Regex integration
   G. Handling of unstructured data
   H. Backward compatible
   I. Modularity and reusability
   J. Rules engine
   K. Process Mapping
   L. Assemble objects from previous automations
   M. Windows Object Recorder
   N. Pre-built connectors
   O. Libraries of automation

2. BOT Deployment

3. BOT Execution

4. BOT Control & Monitoring

5. BOT Performance

6. Security

7. Audit & Compliance

8. Other features
AUTOMATION USE CASES

Given these different approaches to Automation, Synechron is focused on providing capital markets and insurance firms tools, frameworks and accelerators that use Cognitive Robotic Process Automation (CRPA) to maximize efficiency, improve accuracy, and expedite business processes.

In addition to Synechron’s Artificial Intelligence and Insurtech accelerators, Synechron has been looking at how Automation can be applied to additional use cases such as Wealth Management Onboarding, Catastrophic Events, and Counter Quote Issuance.

Here’s what we’ve been up to in the lab thinking through solutions for these challenges.

Wealth Management Onboarding

Wealth Management client onboarding is an inefficient, highly-manual and time-consuming process due to unstructured data that needs to be sorted and analyzed, impairing scalability. It is also the most important entry point for user experience.

Synechron’s Wealth Management Onboarding solution uses Cognitive RPA to automate, assess, and even generate judgement-based analytics. It does so by using techniques such as Natural Language Processing (NLP), Natural Language Generation (NLG), and Optical Character Recognition (OCR), allowing unstructured documents to populate a standard set of fields via a simple drag-and-drop. These capabilities are enhanced by integrating with DocBot, a mobile app which alerts the prospective customer of required documents still pending and enables customers to photo upload those documents.

The application integrates with TransUnion, Experian, BuildFax and others, prepopulating further information regarding property, vehicle ownership, demographics, and more. Additionally, Policy Runner generates a visual Peer-to-Peer (P2P) relationship map, connecting individuals to lawyers, brokers, and other business counterparts.

The data is compiled in a secure knowledge and document vault, which can be used to produce an intuitive but comprehensive visualization of the prospective client in a single dashboard. Social and news data can be integrated to alert underwriters to lawsuits, arrests, potential fraud, and more. The application has its own chatbot connected to the knowledge base capable of answering questions about the prospective client. The data also can generate a risk score on the dashboard to inform and guide the wealth manager’s decisions regarding the prospective client.

Key Features and Benefits

- **Invest Sooner** – Client onboarding time is significantly reduced, allowing wealth managers to start investing earlier.
- **Improved Client Experience** – The client journey is made significantly simpler through easy-to-use mobile upload features and API integrations.
- **Enhanced Risk Analytics and Know your Customer (KYC)** – The client visualization dashboard provides wealth managers increased customer visibility for enhanced decision-making.
Managing Catastrophic Events with CAT Engage

According to Munich Re and Hiscox, from 2015 through 2017, insurance companies have paid approximately $177 billion in natural disaster claims. While it is impossible to prevent these disasters, CAT Engage allows insurance companies to prepare themselves and their customers ahead of a catastrophe to pre-assess the damage, limit fraudulent claims, improve customer service, and provide more timely and accurate payouts.

CAT Engage analyzes weather data and catastrophe warnings to identify potentially impacted customers and claims. Based on the predicted catastrophe zone, it determines which customers have insured at-risk properties and emails them how to handle disaster claims. It follows an automated engagement plan including disaster preparedness mailers, best practices for preparing claims, simple directions for filing claims and more. CAT Engage can also task nearby drones with assessing the property both pre- and post-catastrophe to provide more accurate quotes and prevent fraud.

Key Features and Benefits
- Improved Customer Service – Provide customers with help and guidance in a time of crisis and when support staff may be strained in order to deliver quicker payouts.
- Reduced Fraud – Perform pre-catastrophe assessments to make the claims process easier and increase documentation in order to reduce fraud.

Counter Quote

Mobile insurance is pushing traditional insurance companies to offer direct-to-customer tools that allow for on-demand services. At the same time, these tools are most beneficial when they can simultaneously allow the insurer to enhance real-time, data-driven interactions with customers.

Synechron’s Counter Quote app allows a prospective customer to receive a competitive insurance policy simply by taking a picture of his or her existing insurance policy or insurance ID card. Using Optical Character Recognition (OCR), Counter Quote extracts the necessary data to match the existing policy with a similar product and calculates a real-time, competitive quote to bind the customer. The user then can drill down to receive additional policy details. Simultaneously, it enables insurance providers to easily ingest competitive providers and provide real-time counter quotes the consumer is likely to accept.

Counter Quote has built-in video chat to connect to an insurance agent, who is pre-briefed on the transaction details, if additional support is required. Once satisfied with the quote, the user can accept the quote, make a payment, bind the quote, and receive a certificate of insurance all through the application, all in real time.

Key Features and Benefits
- Excellent User Experience – The ease, convenience, and brevity of the transaction encourages price shopping. By integrating a video chat with a live broker, it also maintains the personal touch app-based insurers lack.
- No Blind Quotes – All counter-quotes are based on information and current policies. This data empowers insurance companies and agents to provide better pricing without guessing.
- Improved Quote-to-bind Time – Processing time is dramatically reduced which not only improves the customer experience but allows agents to use their time more efficiently.
OUR CAPABILITIES

Synechron provides end-to-end automation services, backed by our certified RPA professionals. Our Automation Practice is made up of four primary service offerings: Consulting, Managed Services, Engineering Services and Sytorio.

Automation Consulting

Synechron provides robust consulting services backed by deep industry and technical expertise which we have used to build a successful approach to Automation Consulting with end-to-end delivery requirements in mind.

5. Effort: What is the volume of data? What is required to make the automation adhere to compliance standards? Does it require a GUI or batch processing?

6. Cost: What would it cost to implement?

Synechron works with our clients to create a process map that outlines all initiatives being considered for automation and grades them across the six criteria, assigning criteria weightage scores based on stakeholder success metrics. These scores then are applied to the graded criteria to generate single priority scores for each individual process and formalize an action plan.

Measurement

Synechron has established a series of metrics used to monitor automation progress, focusing on four primary areas: Organizational, Productivity, Resource and Infrastructure.

- To measure organizational metrics, Synechron tracks process efficiency, process quality, and the process sigma, which measures the variation in a process relative to our client’s requirements.
- Productivity metrics measure compliance, automation engineering, the Requirement Stability Index, effort variance, schedule variance, and with Quality and Maturity scores as determined by implementing Synechron’s Structured Project Execution and Engineering Discipline (SPEED) methodology.
- Resource metrics focus on resource utilization, resource efficiency and resource productivity.
- Lastly, Synechron tracks Infrastructure metrics by logging system downtime and application stability.

Evaluating an automated process against these metrics enables Synechron to determine areas for optimization and improvement.

Additional Consulting Services Include:

- Artificial Intelligence - Enhance automation with powerful AI techniques such as Natural Language Processing and Generation (NLP/NLG), Machine Learning, Data Science, Chatbots, Robo-advisors and more. Synechron can evaluate how to leverage AI in your project to automate a broader scope of work and use automation to bridge the gap to more extensive AI projects.
- Process Optimization – Synechron can perform a series of examinations including process assessment, gap analysis, feasibility study, business review, and process model assessment. Through these examinations, Synechron can deliver an optimization and improvement plan, process model modifications, user training and documentation, process standardization and restructuring, and more.
- Product Evaluation and Planning – The Synechron Automation practice has experience working with the top Automation products on the market, and has extensively reviewed each. We can help determine the right product for your project and develop an implementation strategy to seamlessly transition to automation.
- Process Insights – Tap into the knowledge of Synechron’s Automation subject matter experts and work with our experts to conceive new and innovative applications of automation within your business.
Managed Services

For firms looking to strategically improve automation operations through a third-party, Synechron offers its automation expertise from conception through support and maintenance.

Managed Services Include:

- **Center of Excellence Development** – Synechron will develop a Center of Excellence to oversee automation projects, establish a core of experts, build out a knowledge base, provide training across all roles, develop custom solutions and accelerators, and enforce a standardized, firm-wide approach to automation.

- **Automation Roadmap & Strategy** – Synechron applies its extensive industry automation experience and creates a custom roadmap and strategy to best serve our clients’ specific needs.

- **Support and Maintenance** – Regular maintenance is crucial not only to optimize performance but to account for changes in business functions within applications and changes to the greater ecosystem. Synechron provides support and maintenance to keep automation tools at their peak functionality.

Below is Synechron’s automation implementation process:

**Engineering Services**

Two of the core services provided by Synechron’s Engineering experts are Process Governance and Digital Transformation.

Automation provides the unique ability to embed governance into the very DNA of a system. Through Process Governance, Synechron can help automate critical and often manual governance tasks such as version control, maintaining audit trails, task notifications, and other highly-administrative tasks, all while reducing the risk of human error.

Synechron’s engineers are also experts in more advanced technologies like Artificial Intelligence, Blockchain, Internet of Things (IoT), Beacons, Big Data, Cloud, and APIs, which allows clients to re-imagine their business architectures to unlock more advanced Digital Transformation.

Our team has extensive experience in powerful automation tools such as Pega/OpenSpan and WorkFusion and is Six Sigma Certified in Automation Anywhere, BluePrism, UiPath, ITIL and more. In addition to an expansive automation toolkit, Synechron has developed Sytorio, a powerful Cognitive RPA solution to provide Automation and Digital as a Platform.
Traditional Robotic Process Automation (RPA) is a powerful tool for streamlining manual workflows with high accuracy; however, as a standalone tool, it is limited. Robotic Process Automation (RPA) needs to go beyond being a tactical tool for recording and playing keystrokes and mouse clicks. As we see tools maturing, modern Artificial Intelligence techniques are coming to play as a key differentiating factor.

RPA on its own increases productivity and reduces operational cost. However, RPA does not provide a true path to digital. It does not improve an organization’s capability, does not reduce technical debt, and does not provide a market differentiator.

RPA deployments do not make things easier, environments get complicated with various Virtualization and remote desktop technologies.

We believe RPA needs to marry with Digital to meet true strategic goals. Sytorio is the big leap toward Cognitive Robotic Processing (CRPA) to bridge the gap to digital in a more permanently transformative way. It does so by providing an end-to-end framework for creating smart process automation applications with seamless digital integration.

Sytor.io delivers five key aspects:


3. Data & Analytics - Aggregate data from multiple data sources including SQL and NoSQL databases.

4. Artificial Intelligence / Machine Learning – Machine Learning enables applications to improve performance as they are used through predictive data analytics. Sytorio has additional built-in AI capabilities, such as: Optical Character Recognition (OCR), Natural Language Processing and Generation (NLP/NLG), Data Classification, Image Object Detection, Anomaly detection to apply RPA to unstructured data such as voice, images and text.

5. Digital – Provider-agnostic cloud-enabled framework, digitally enabled to take in open Application Programming Interfaces (APIs) across front, middle and back office operations. Out-of-the-box integration points enable mobile platform development, support infrastructure, allows Sytorio to serve as a back-end for IoT devices, and more.
Technology Stack
Sytor.io delivers an end-to-end Cognitive Robotic Processing framework, based on the Microsoft Azure stack, with Selenium and SmartBear for testing and QA, and is PCI and DSS compliant. Data for Sytor.io-built applications comes from smooth integration with traditional and legacy databases, as well as big data analytics such as Hadoop, Mongo, Kafka and Cassandra. Additionally, Sytor.io provides connectivity to CRMs such as Salesforce, uses Microsoft queues and IoT suites for back-end connectivity to IoT devices and beacons, and it has out-of-the-box plug-ins to easily integrate mobile devices, web apps and more into applications. Sytor.io also offers built-in Chatbot capabilities, enabling simple Chatbot creation through four primary modules: Conversation, Live Chat/Video, Reporting, and Knowledge Base. Sytor.io allows packages and scripts to be saved in JavaScript, Python and R with versioning and can deploy runtime environments and interact with entities. Through Docker integration, the framework permits maximum scalability by allowing the selection of physical infrastructures, cluster defining, and the ability to scale across data, code and results, based on runtime and dependencies. A built-in version control systems logs versions and permissions, allowing developers maximum visibility into the development process, and enabling easy transitioning between older and newer versions.

Sytorio In Use

Cognitive Robotic Process Automation in Capital Markets

Cognitive Robotic Process Automation in Capital Markets
- Parse emails and look for margin-related information in either the body or attachments, regardless of format
- Distinguish a margin response email from an anticipated margin call from the other counterparty. Identify relevant attributes including margin call value, MTM value, Currency, Account Number, etc.
- Trigger a call to collateral management system and pass on required information

Accounting and General Ledger Reconciliations
- Dump data from different source systems (i.e. trade processing, general ledger and static data management systems)
- Identify the trades and accounting entries with incorrect static data
- Prepare the corrective actions
- Reverse the entries in the general ledger for all the trades impacted
- Repost the entries with the correct static data information

Cognitive Robotic Process Automation in Wealth Management / Retail Banking

Customer Onboarding
- Extract KYC information from documents such as passports, IDs, salary transfer letters, etc.
- Populate the extracted data into the requisite format
- Verify, sanitize and substantiate the data against multiple sources
- Confirm data compliance, alert individuals of relevant issues
- Large document processing in minimal time to ensure back office efficiency

KYC
- Centralize KYC information to share across Lines of Business
- Regularly verify and substantiate data against multiple sources
- Send alerts to individuals

Client Services Compliance Testing
- Develop call reports and scores based on investment calls or video chats with clients
- Record conversations, using NLP/NLG to generate text of conversation
- Analyze call text for cross-sell opportunities, sentiment analysis, and compliance
- Generate summary of minutes and actions
- Calculate score

Cognitive Robotic Process Automation in Insurance

Underwriter Scoring
- Use historical policy scores combined with real-time policy data and predictive modeling to rank and prioritize policies
- Consider factors such as Bind Conversion Probability, Estimated Profitability, Long Term Potential, Estimated Premium Size, Producer/Agency Relationship, Opportunity to Cross-sell, Current Corporate Initiatives, and Underwriter Work Required
- Assign a single score based on work-to-reward ratio, prioritize accordingly

Legal Claims Payment
- Pull and analyze information from dozens of applications and make high-accuracy determinations
- Integrate with existing claims processing systems to support fast and accurate check delivery
- Use data collection to identify which policies pay out more, identify risk and fraud, and highlight potential subrogation opportunities

Submission Entry for New Business
- Extract data from new business applications across all submission types using NLP, normalizes the data, & inputs into standard form
- Run risk assessments on new data
- Extract important applicant data points to generate a plain-language customer profile for the underwriter
- Generate custom policy recommendations and quotes

Licensing Details
Applications built with Sytorio are dually owned by Synechron and the client. Synechron maintains the rights to the source code contributed by the framework, which is licensed to clients for the development of IP belonging to the client.
SYNECHRON INNOVATION & AUTOMATION NETWORK

Sytorio’s capabilities are enhanced through the Synechron’s Automation and Innovation Network. This network seeks to:

- Expand upon the library of out-of-the-box plugins through partnerships with data services providers
- Build on the foundation created by automation leaders
- Deliver cutting edge new solutions
- Expand on our Digital toolbox

Current Partners include:

If you would like to join the Sytorio Innovation Network contact finlabs@synechron.com