BES Digital

a case study for BPM, SOA & BRMS

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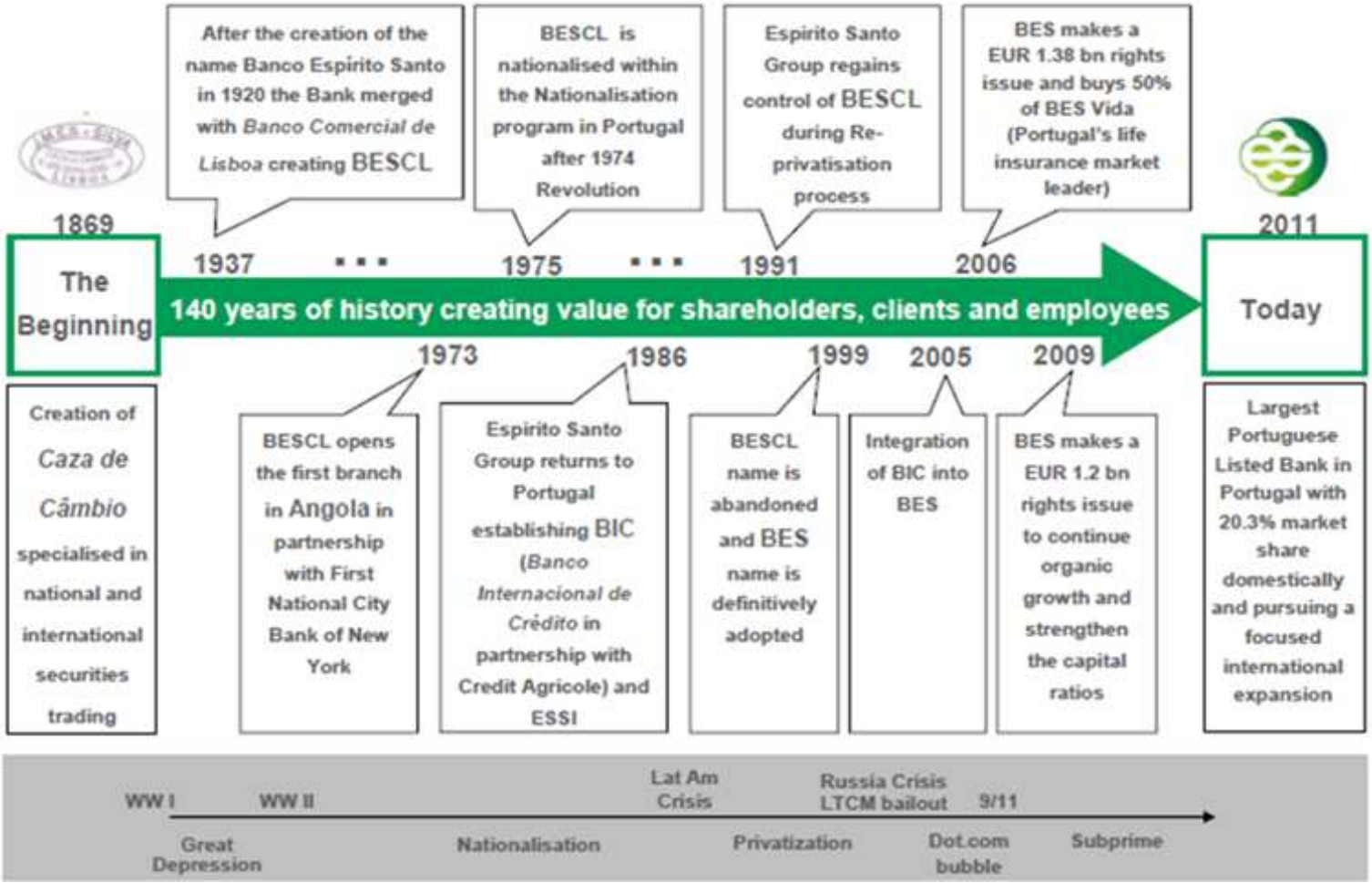
SAFIRA

The foundations of BES trace to the XIX Century



Today, BES is the largest private Bank in Portugal

Largest private financial institution in Portugal by market cap (net assets of EUR 105 bn in 2010)

Average 21% market share in the Portuguese banking market (#1 or #2 in most product and client segments)

Founded in 1869, with a unique story of organic growth and a very strong franchise

Leadership in efficiency in Portugal among listed banks: Cost-to-income of 48,6% in 2010

Strong diversification of revenue sources: Top position in strategic business areas in the domestic market and a focused international expansion

Most innovative bank, at the forefront of leveraging technology to create business value

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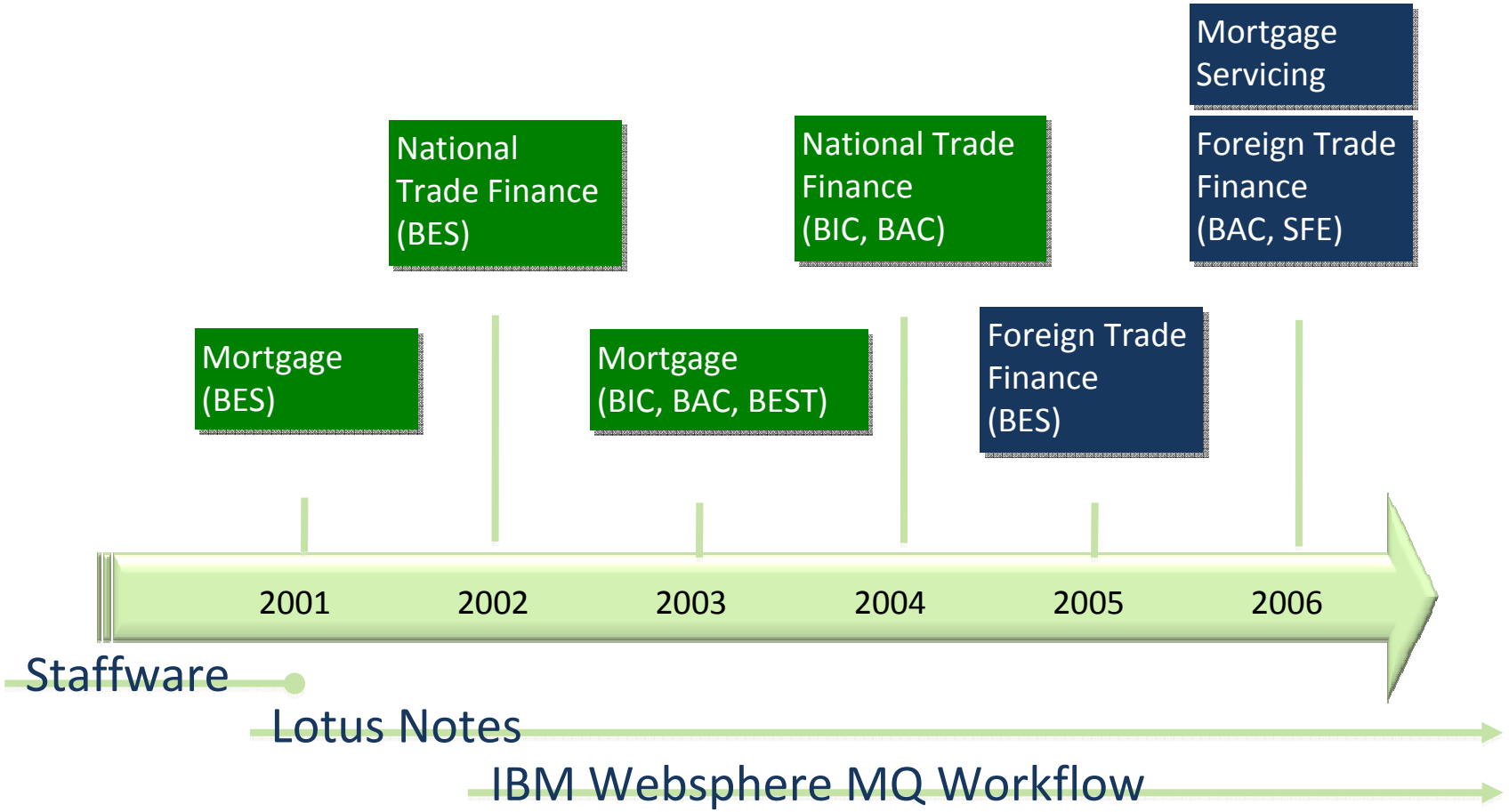
BPM **maturity** level

BPM **history** channel

Workflow's by **Safira**



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major **pains** in 2006

at the IT teams

- Long development & deployment models
- High maintenance costs
- Little re-utilization
- Discontinued platforms

at the Business

- Pressure to automate other processes
- Aggressive time-to-market goals
- Application-mindset, instead of **Front-2-Back-Process-Mindset**

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new goals

Increase operational efficiency

Reduce operational risk

Improve time to market

Improve service levels

Create a new **unified** BPM solution to support BES process

Provide **consistent** business information

Automate, integrate and coordinate **end-to-end** process

Optimize the systems usage in the business process

Maximize Business and IT capabilities, **Improve** operational efficiency, Improve Service Visibility - **KPIs/ SLAs** to the internal and external clients, Improve **Agility**, **Holistic** approach to the process, Integrated architecture and **SOA** oriented, **Extend value** to the actual technical applications and business solutions

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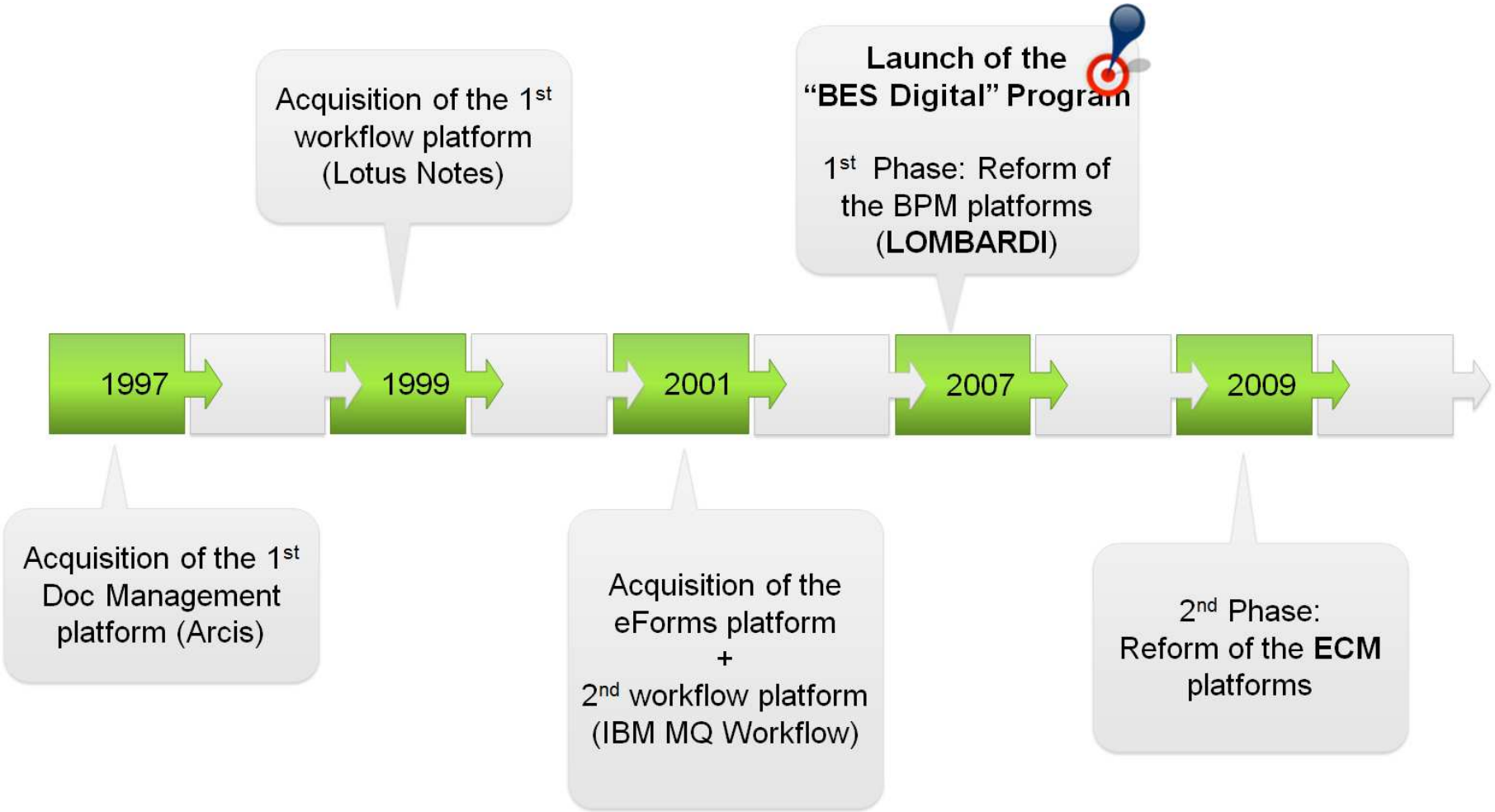
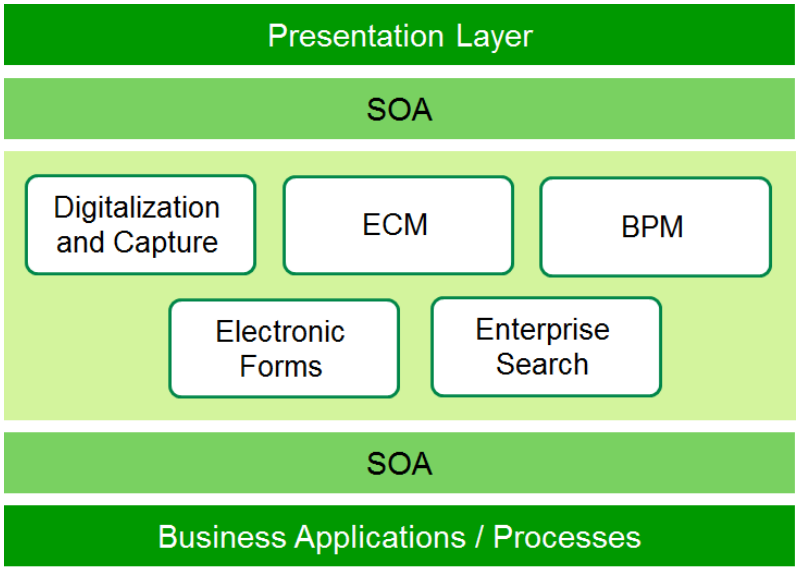
BES Digital program



BES Digital **key components**



- **Document Capture and Digitalization**, performed on the branches and central services, with or without data recognition.
- **Digital Document Archive**, supporting all business processes.
- **Unified Process Management** (BPM), of the full document lifecycle.
- **Form and Contract management** platform for dematerializing and automating it's production.
- **Enterprise Search** integrating all different document types and repositories.

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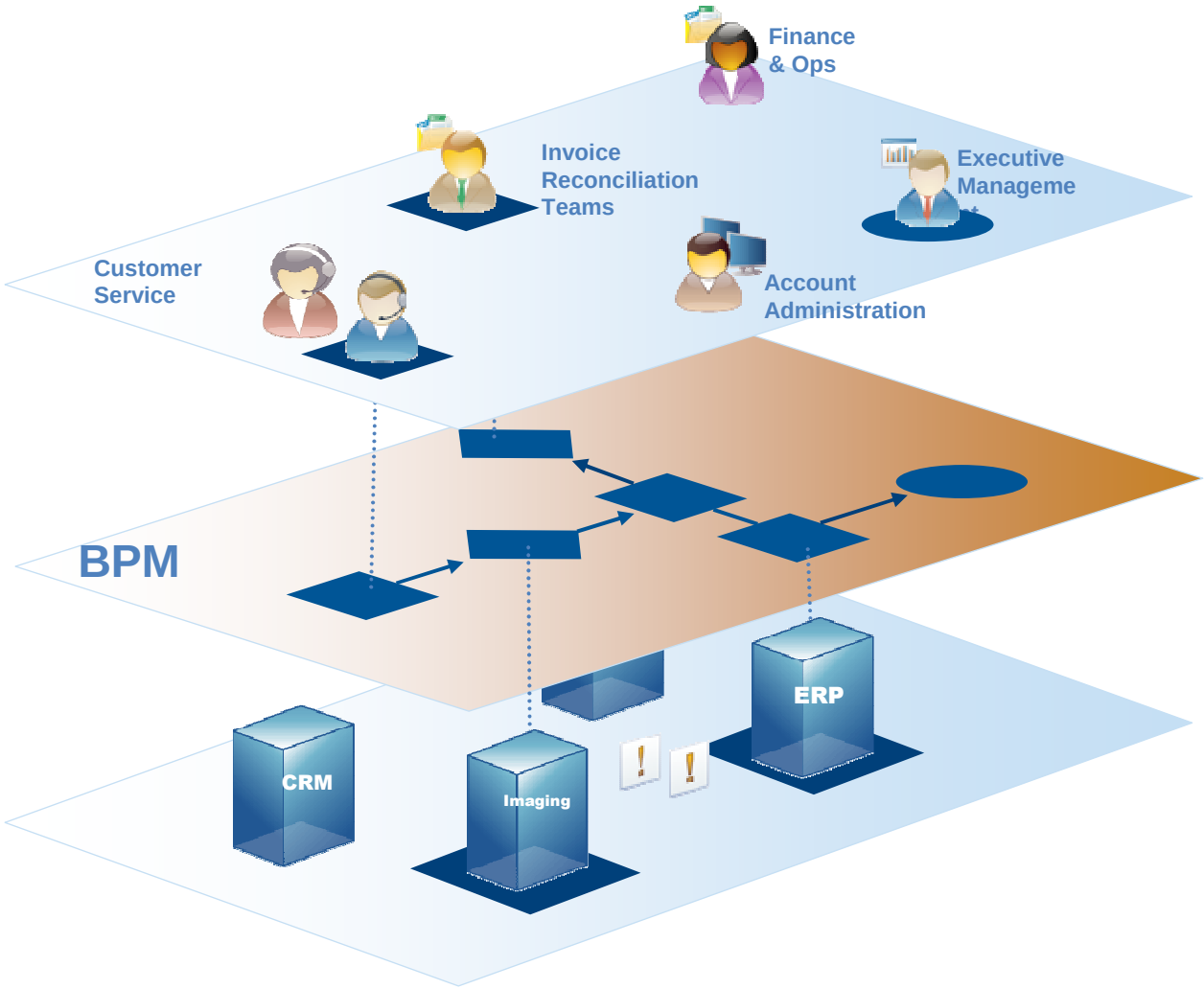
WLE architectural view



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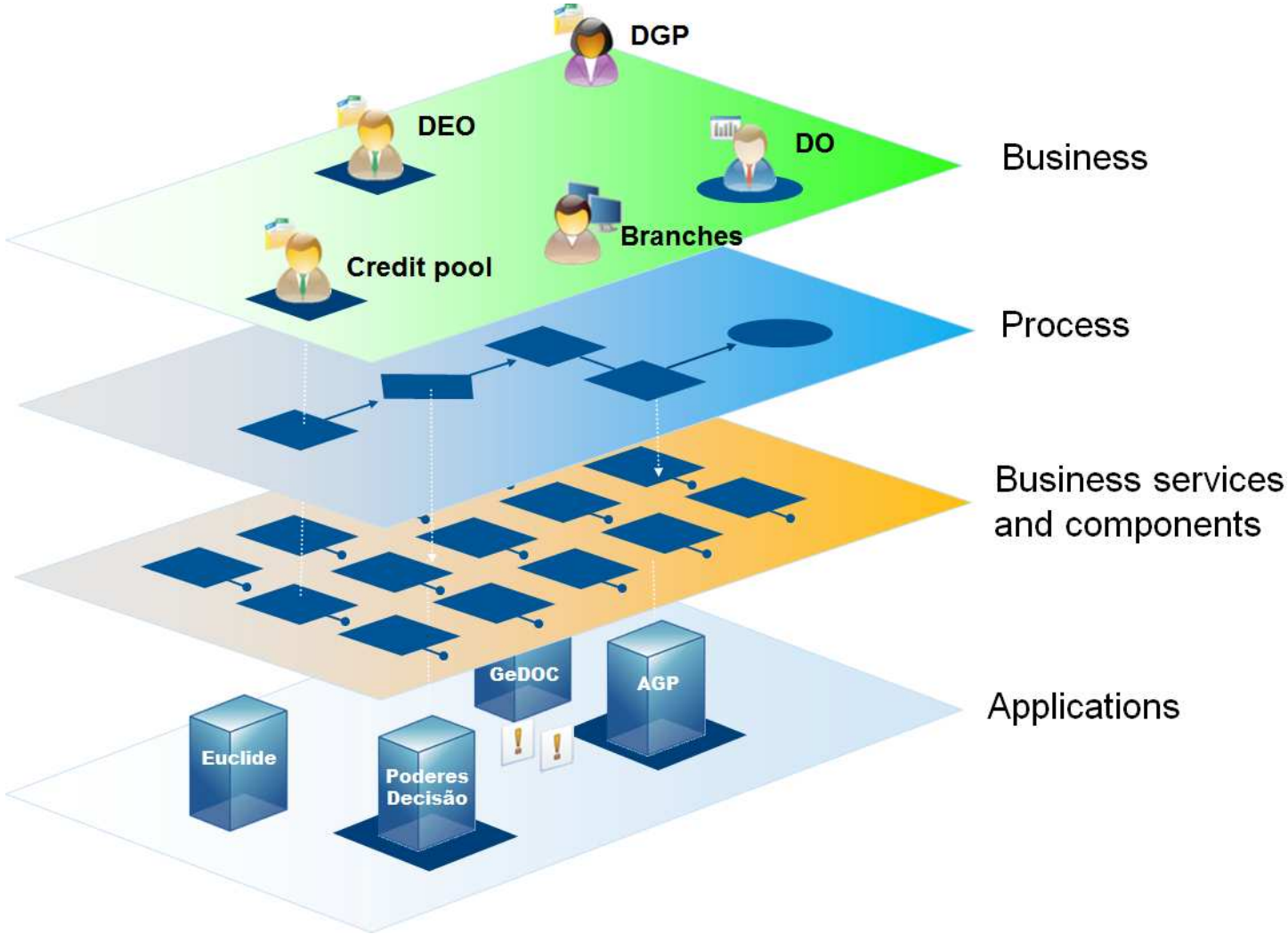
Digital BES architectural view



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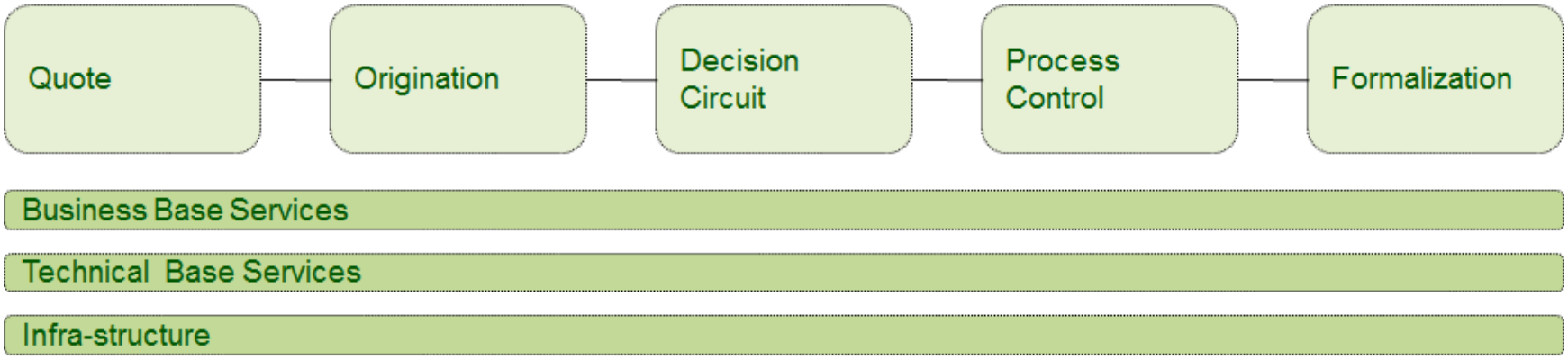
process **approach**

Major process phases were **typified** and it was defined the strategy of implementation and reutilization across processes

- Created a comprehensive and holistic view upon existing processes, spotlighting their broken parts
- Guaranteed reutilization in both technical and business perspectives (a common language)
- Changed the mindset to start thinking processes and not applications



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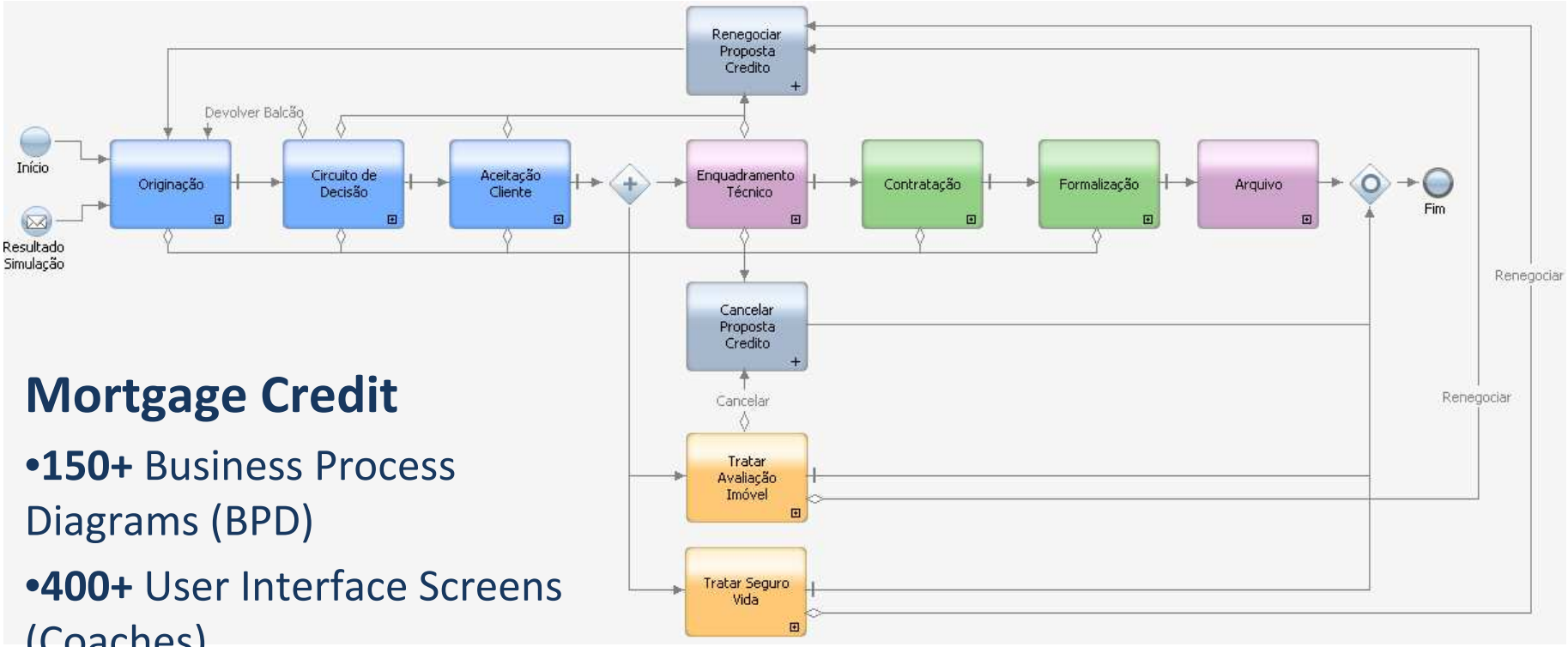
from **app** to **process**

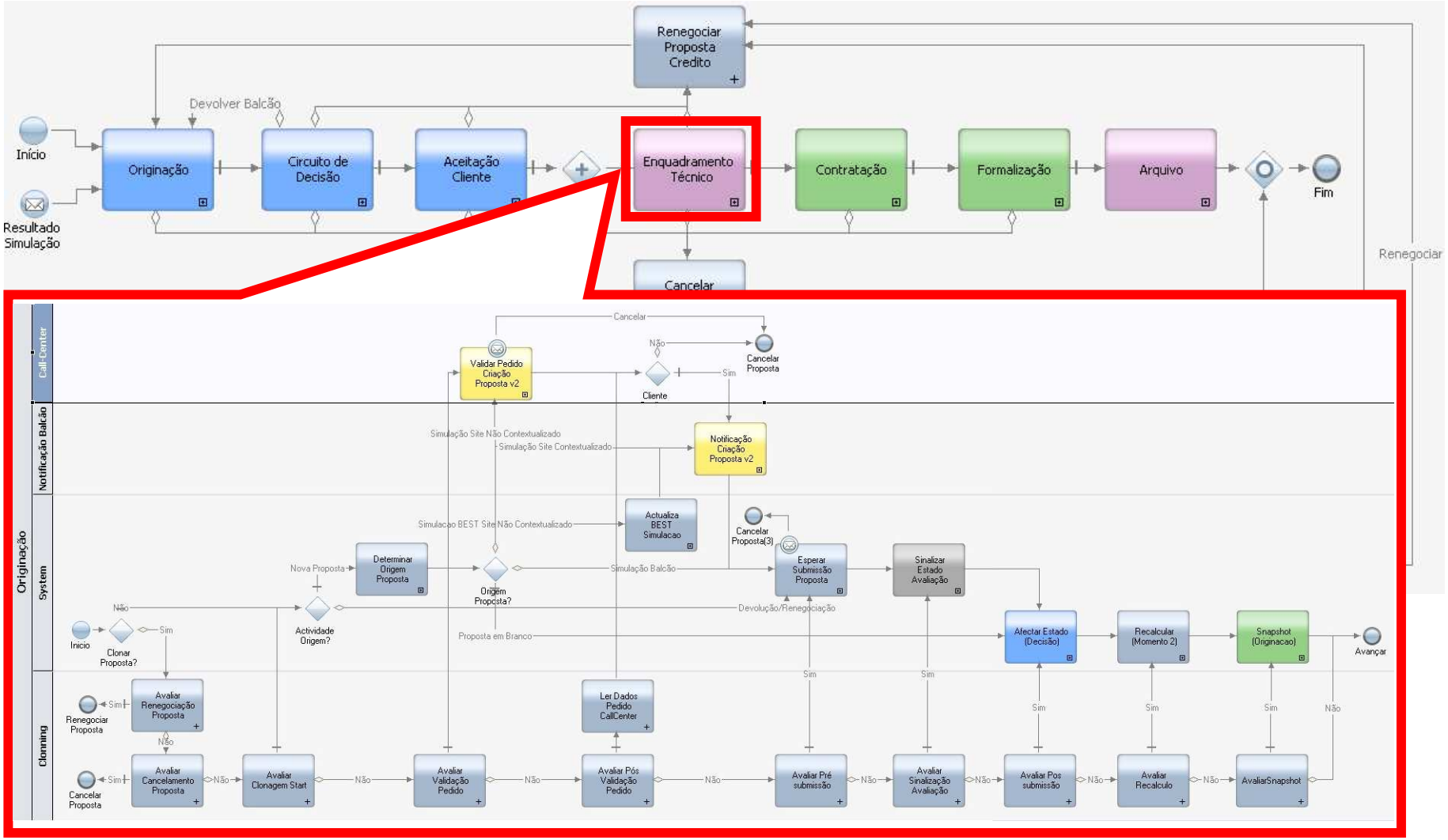
large processes



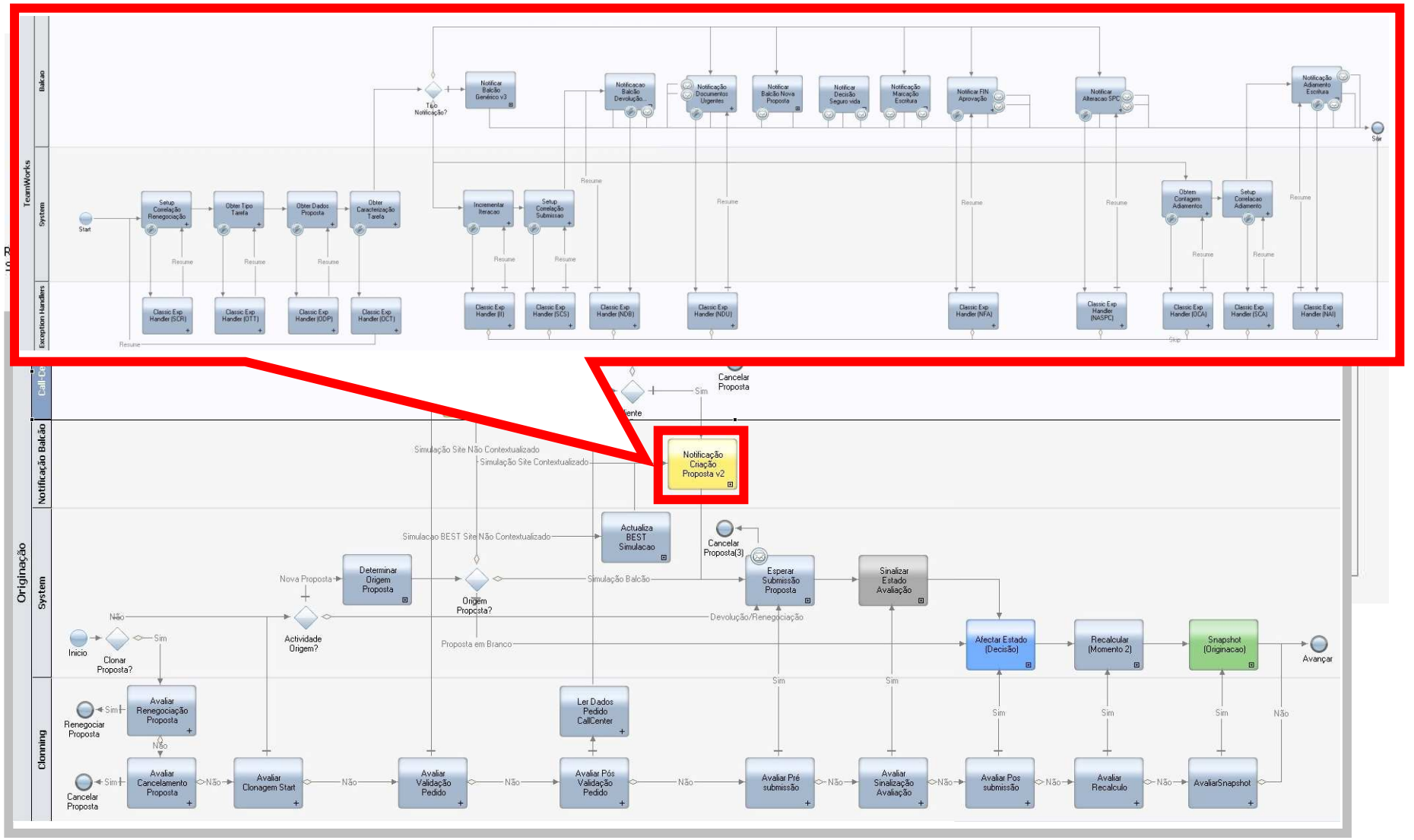
Mortgage Credit

- **150+** Business Process Diagrams (BPD)
- **400+** User Interface Screens (Coaches)
- **50+** integration points with different applications and systems, some of which with external companies

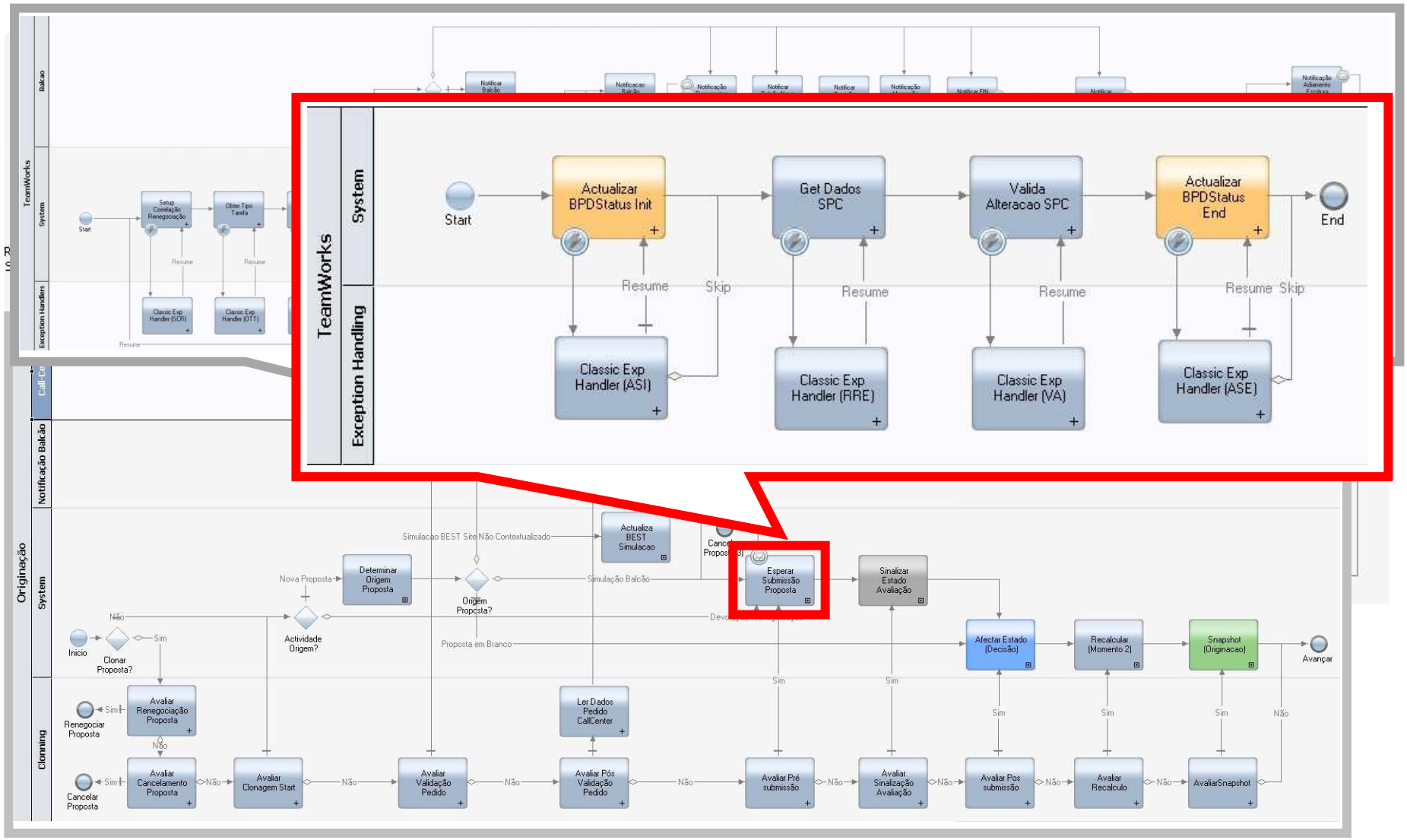
nested BPD


Renegociar Proposta Credito
Devolver Balcão
Início
Resultado Simulação
Originação
Circuito de Decisão
Aceitação Cliente
Enquadramento Técnico
Contratação
Formalização
Arquivo
Fim
Renegociar
Cancelar
Originação
Call-Center
Notificação Balcão
System
Clonning
Validar Pedido Criação Proposta v2
Cancelar Proposta
Cliente
Simulação Site Não Contextualizado
Simulação Site Contextualizado
Notificação Criação Proposta v2
Simulacao BEST Site Não Contextualizado
Actualiza BEST Simulacao
Cancelar Proposta(3)
Nova Proposta
Determinar Origem Proposta
Origem Propcsta?
Simulação Balcão
Esperar Submissão Proposta
Sinalizar Estado Avaliação
Devolução/Renegociação
Actividade Origem?
Proposta em Branco
Afectar Estado (Decisão)
Recalcular (Momento 2)
Snapshot (Originacao)
Avançar
Clonar Proposta?
Renegociar Proposta
Avaliar Renegociação Proposta
Ler Dados Pedido CallCenter
Cancelar Proposta
Avaliar Cancelamento Proposta
Avaliar Clonagem Start
Avaliar Validação Pedido
Avaliar Pós Validação Pedido
Avaliar Pré submissão
Avaliar Sinalização Avaliação
Avaliar Pos submissão
Avaliar Recalculo
AvaliarSnapshot

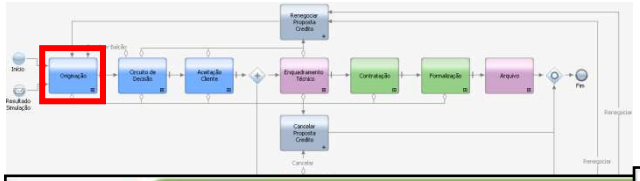
nested BPD

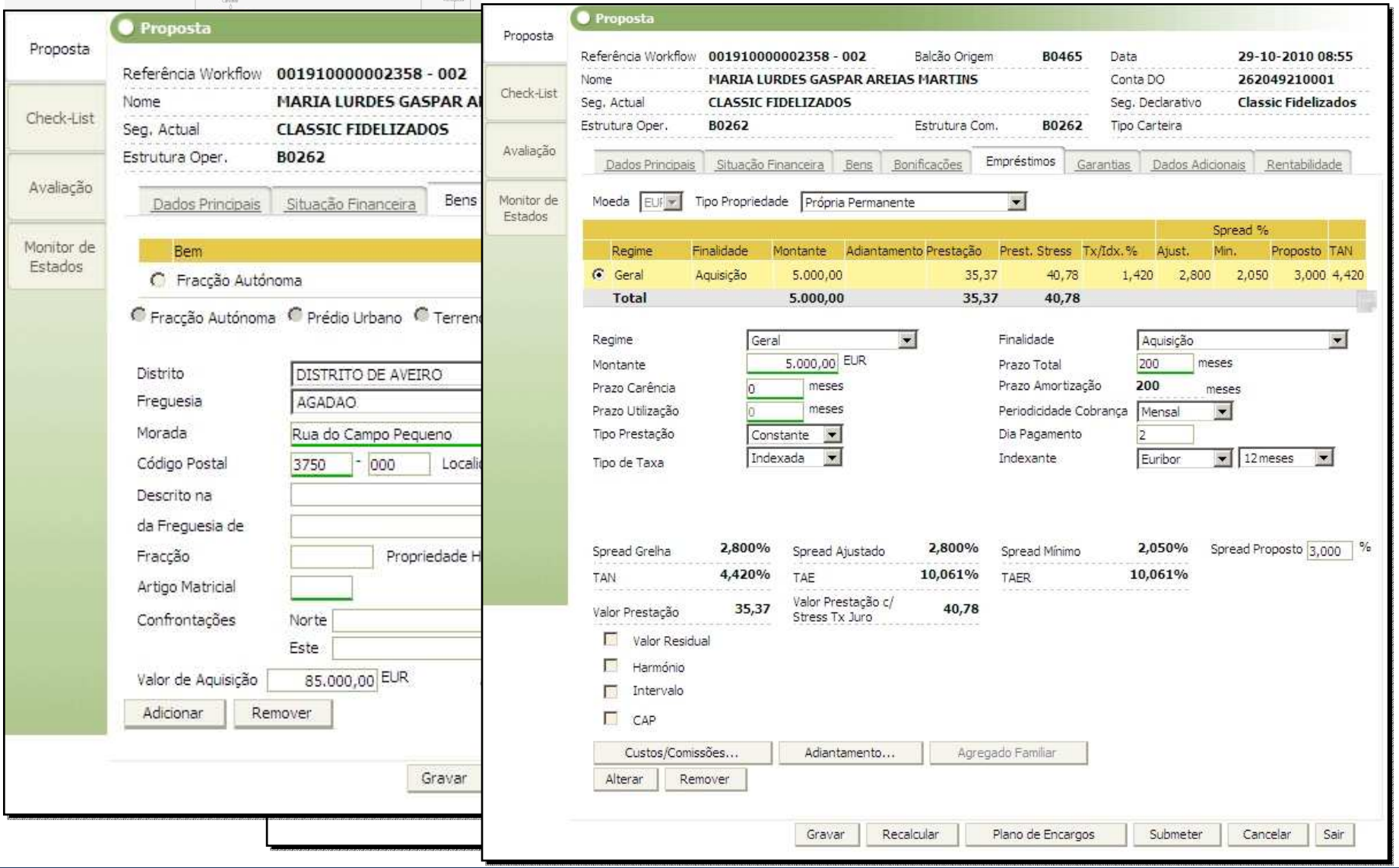

TeamWorks
Balcao
System
Exception Handlers
Start
Setup Correlação Renegociação
Obter Tipo Tarefa
Obter Dados Proposta
Obter Caracterização Tarefa
Incrementar Iteracao
Setup Correlação Submissao
Resume
Classic Exp Handler (SCR)
Classic Exp Handler (OTT)
Classic Exp Handler (ODP)
Classic Exp Handler (OCT)
Classic Exp Handler (II)
Classic Exp Handler (SCS)
Classic Exp Handler (NDB)
Classic Exp Handler (NDU)
Classic Exp Handler (NFA)
Classic Exp Handler (NASPC)
Classic Exp Handler (OCA)
Classic Exp Handler (SCA)
Classic Exp Handler (NAI)
Originação
Notificação Balcão
Clonning
Cancelar Proposta
Sim
Simulação Site Não Contextualizado
Simulação Site Contextualizado
Notificação Criação Proposta v2
Simulacao BEST Site Não Contextualizado
Actualiza BEST Simulacao
Cancelar Proposta(3)
Nova Proposta
Determinar Origem Proposta
Origem Propcsta?
Simulação Balcão
Esperar Submissão Proposta
Sinalizar Estado Avaliação
Não
Devolução/Renegociação
Actividade Origem?
Inicio
Clonar Proposta?
Proposta em Branco
Afectar Estado (Decisão)
Recalcular (Momento 2)
Snapshot (Originacao)
Avançar
Avaliar Renegociação Proposta
Renegociar Proposta
Ler Dados Pedido CallCenter
Avaliar Cancelamento Proposta
Avaliar Clonagem Start
Avaliar Validação Pedido
Avaliar Pós Validação Pedido
Avaliar Pré submissão
Avaliar Sinalização Avaliação
Avaliar Pos submissão
Avaliar Recalculo
AvaliarSnapshot

nested BPD

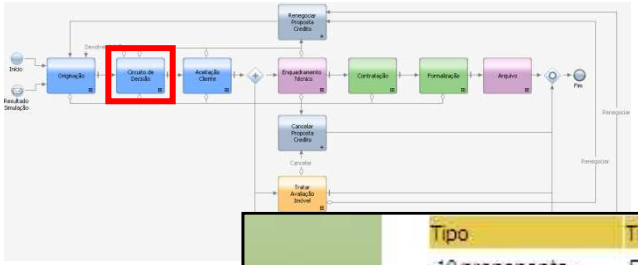

TeamWorks
System
Exception Handling
Start
Actualizar BPDStatus Init
Get Dados SPC
Valida Alteracao SPC
Actualizar BPDStatus End
End
Resume
Skip
Classic Exp Handler (ASI)
Classic Exp Handler (RRE)
Classic Exp Handler (VA)
Classic Exp Handler (ASE)
Originação
Notificação Balcão
Cloning
Inicio
Clonar Proposta?
Não
Sim
Actividade Origem?
Nova Proposta
Determinar Origem Proposta
Origem Propcsta?
Simulacao BEST Site Não Contextualizado
Actualiza BEST Simulacao
Simulação Balcão
Proposta em Branco
Esperar Submissão Proposta
Sinalizar Estado Avaliação
Afectar Estado (Decisão)
Recalcular (Momento 2)
Snapshot (Originacao)
Avançar
Renegociar Proposta
Avaliar Renegociação Proposta
Cancelar Proposta
Avaliar Cancelamento Proposta
Avaliar Clonagem Start
Avaliar Validação Pedido
Ler Dados Pedido CallCenter
Avaliar Pós Validação Pedido
Avaliar Pré submissão
Avaliar Sinalização Avaliação
Avaliar Pos submissão
Avaliar Recalculo
AvaliarSnapshot

complex coaches





complex coaches



Tipo	Tipo Contrato	Profissão
1º proponente	EFECTIVO	MEDICO, CIRURGIAO E ESPECIALISTA DE NUTRICAO
Proponente	EFECTIVO	REFORMADOS
Avalista	EFECTIVO	DIRECTOR, DIRIGENTE, GERENTE E OUTRO

Garantias

Garantia	Descrição	Avaliação Estimada	Avaliação Real
Hipoteca Habitação	Hipoteca de Habitação	100.000,00	
Hipoteca Garagem Autónoma	Hipoteca de Garagem	25.000,00	
Hipoteca Arrecadação Autónoma	Hipoteca de Arrecadação	25.000,00	
Livrança	Livrança	0,00	

Recursos e Aplicações

Proponentes

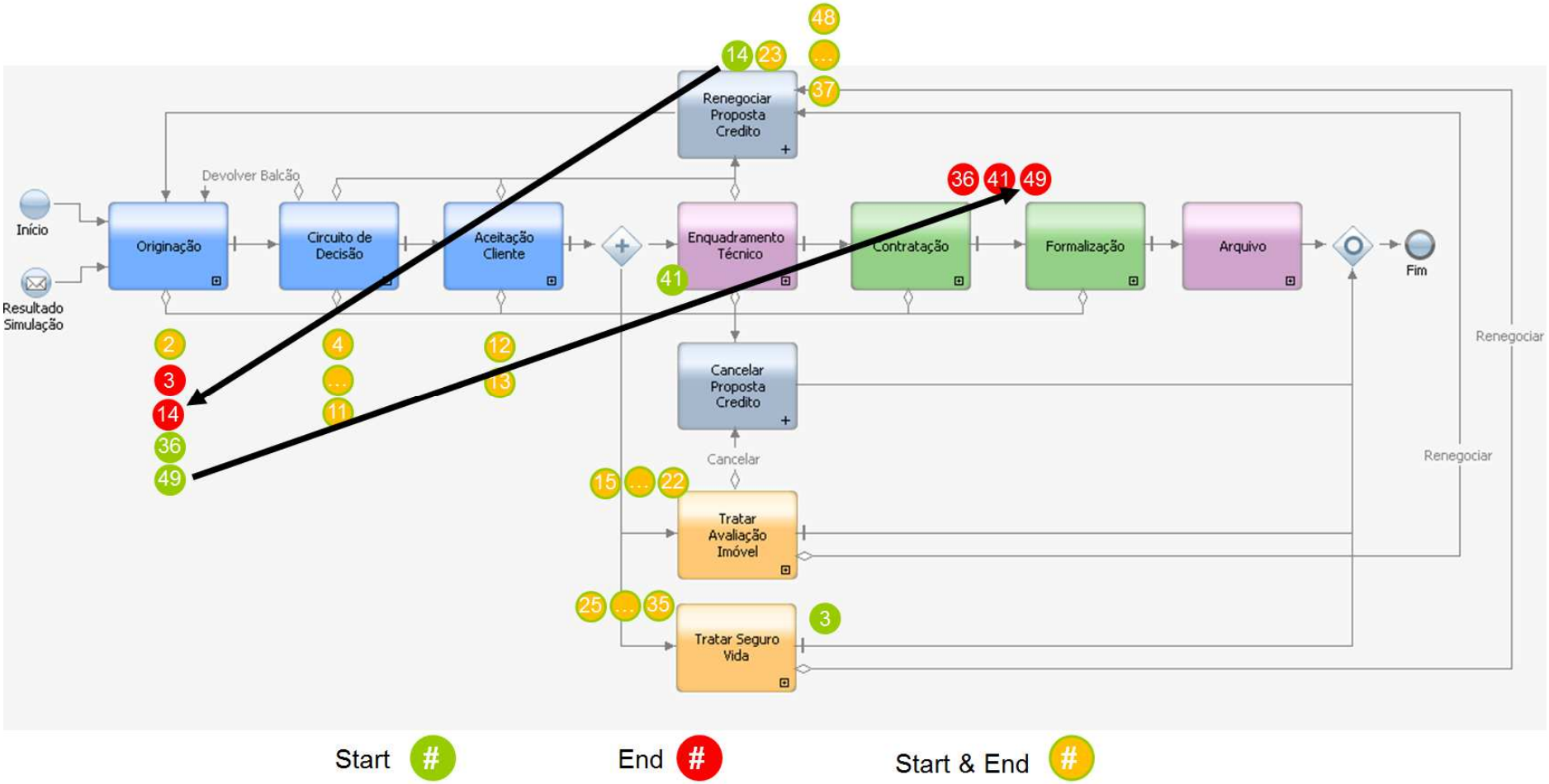
Recursos (Saldo Pontual)	Montante
Depósitos a Prazo	395,46
Fundos	0,00
Banca Seguros	29.881,47
Outra Desintermediação	0,00

Seguros

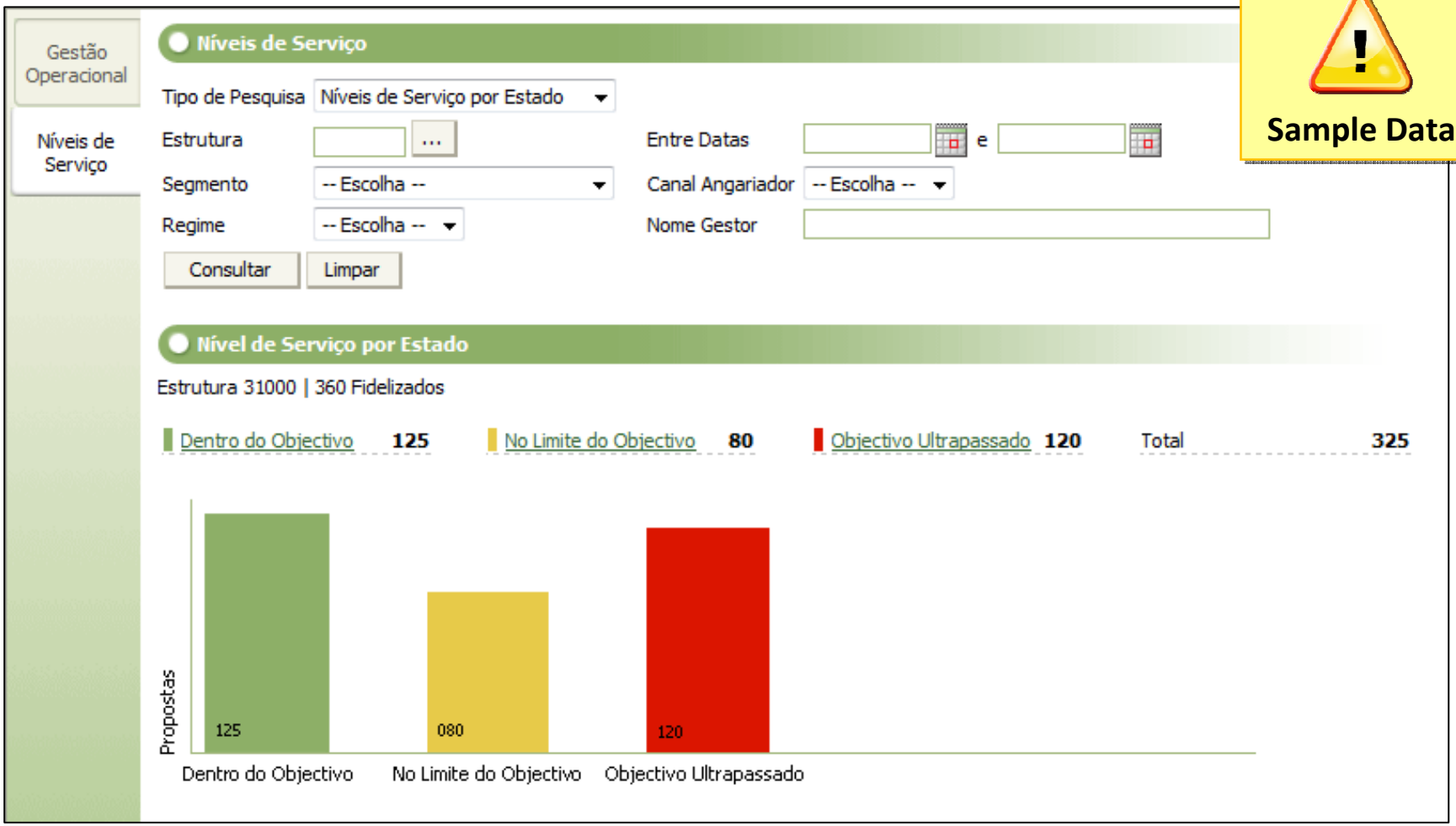
Tipo	Intervenientes	Estado Civil	Vida			Protecção Crédito
			Obrigatório	Opção Seguro	Estado	
1º proponente	MARINA GLORIA TRAVASSOS	CASADO	SIM	ISENÇÃO	-	NÃO
Proponente	EUSEBIO TAVARES MUHONGO	CASADO	SIM	ISENÇÃO	-	NÃO
Avalista	GEORGETE MATOS BOUCHERON	CASADO	NÃO			NÃO

Pareceres Anteriores

measuring **KPI**

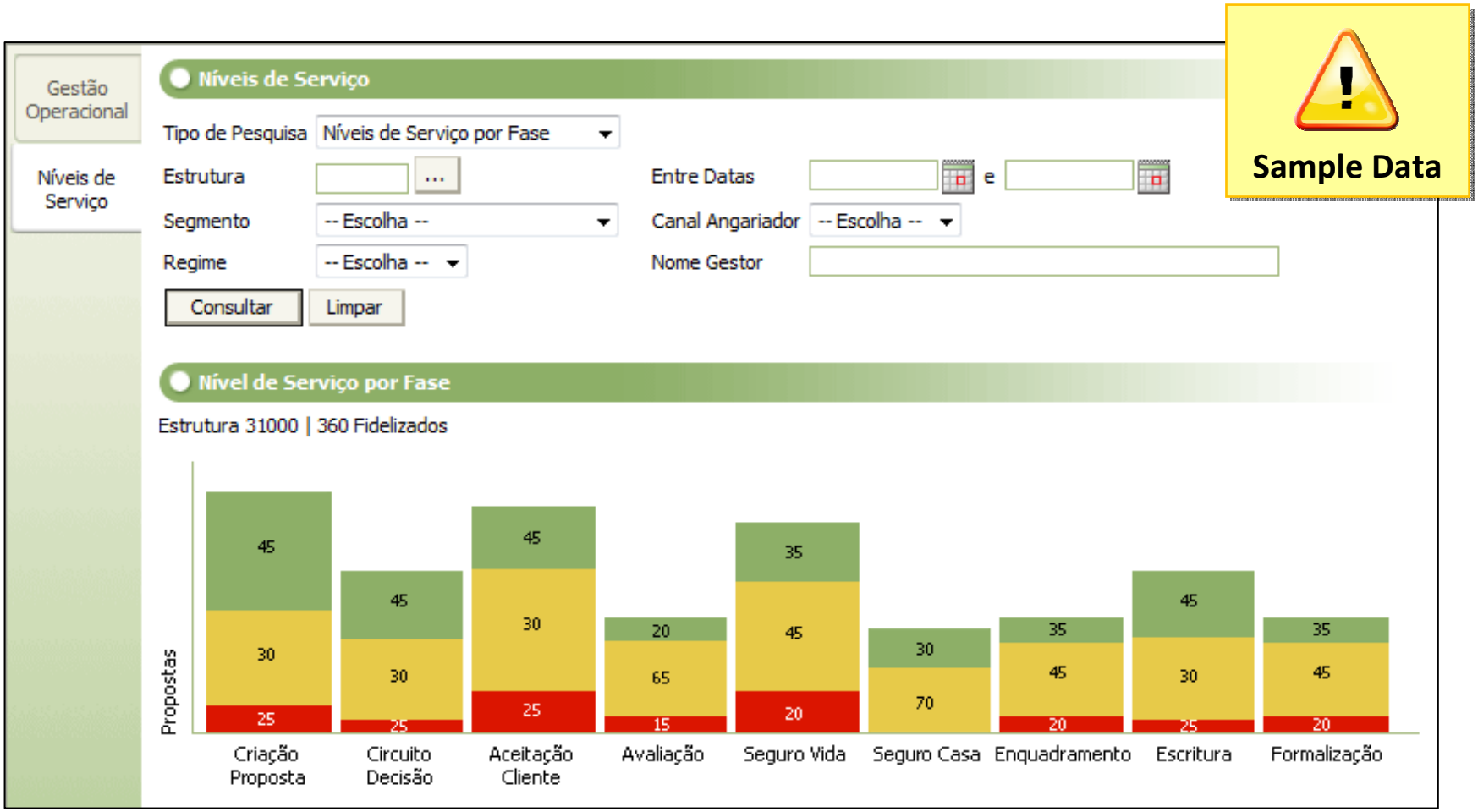


KPI for **service levels**

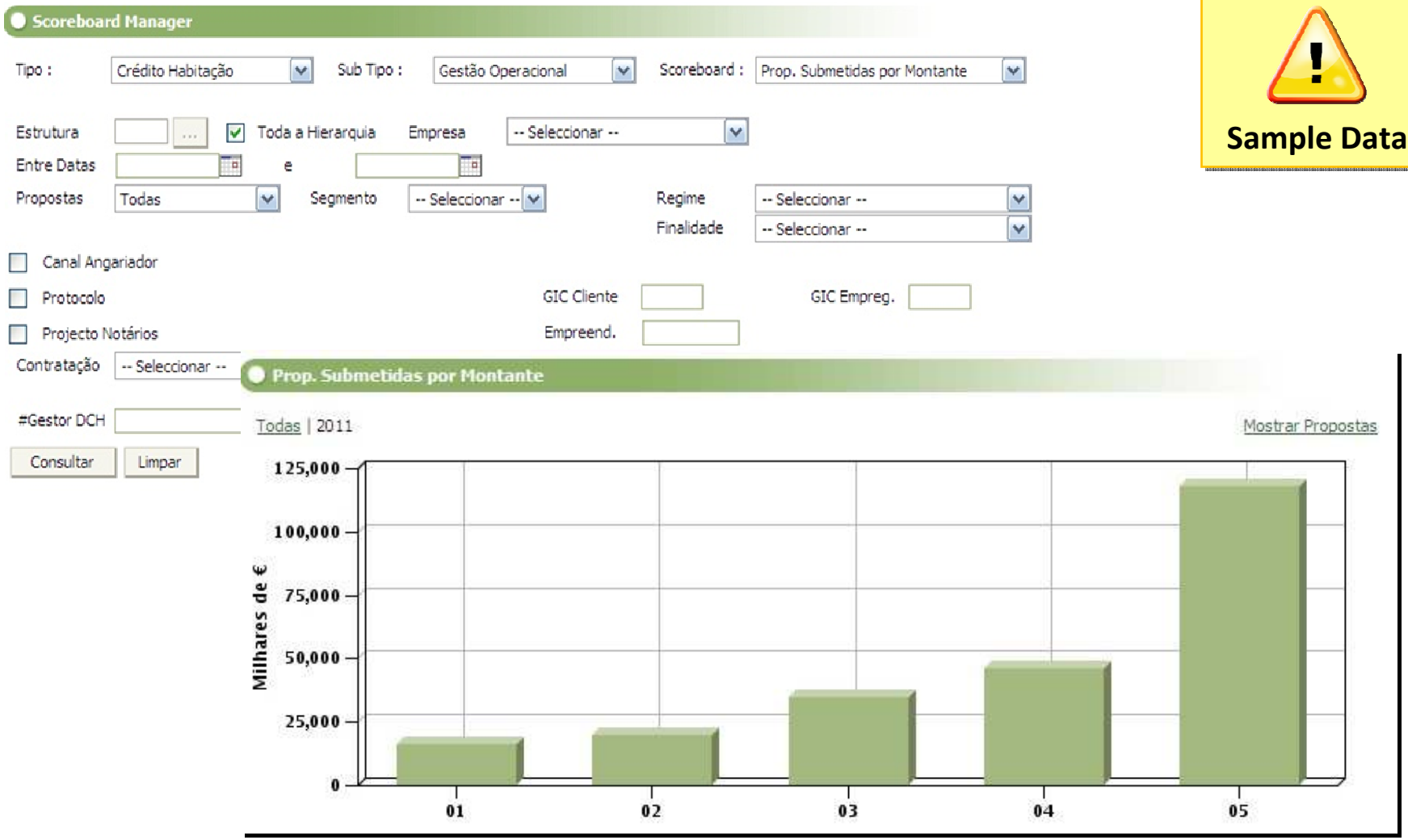


Sample Data

KPI for **service levels**

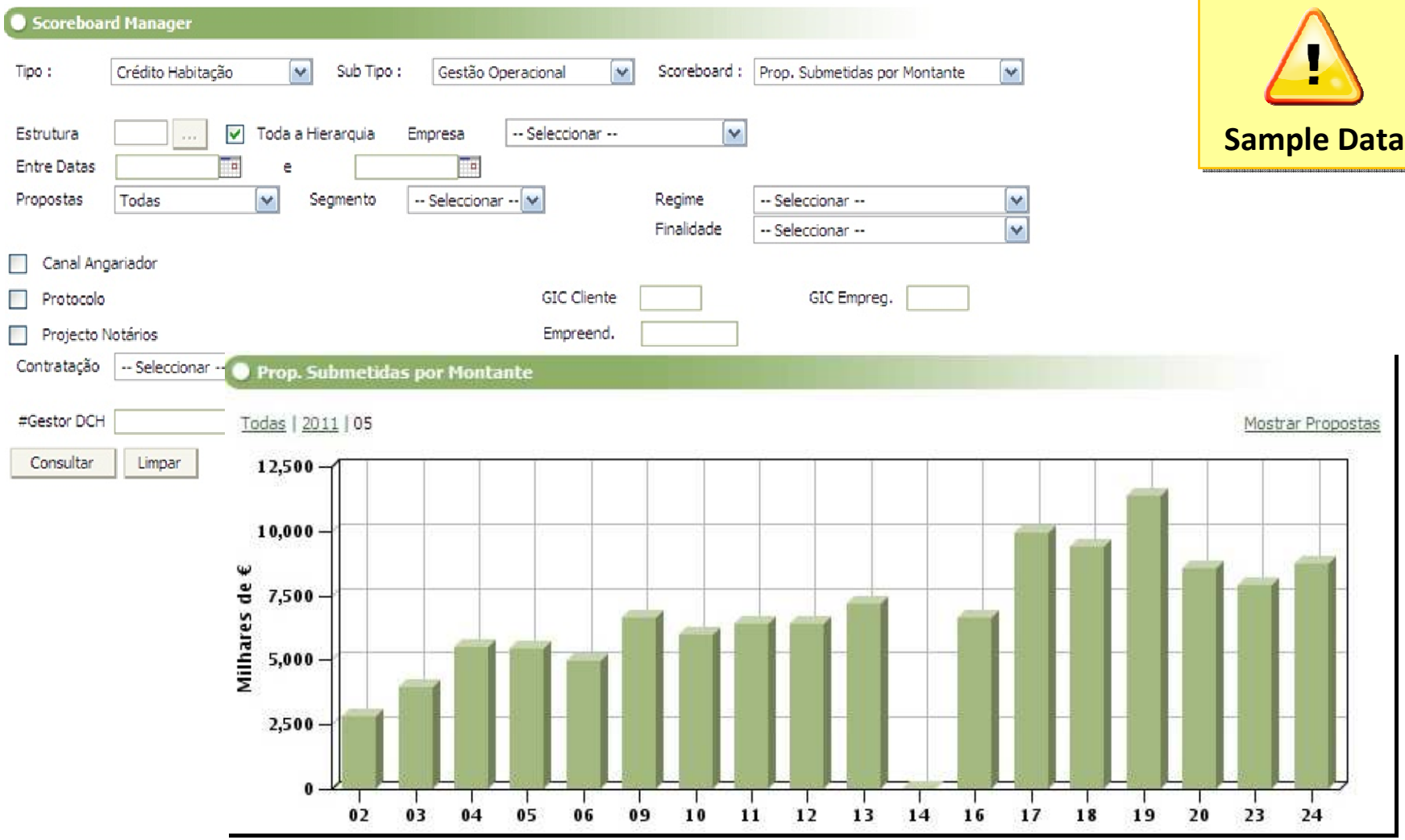


KPI for **business intelligence**



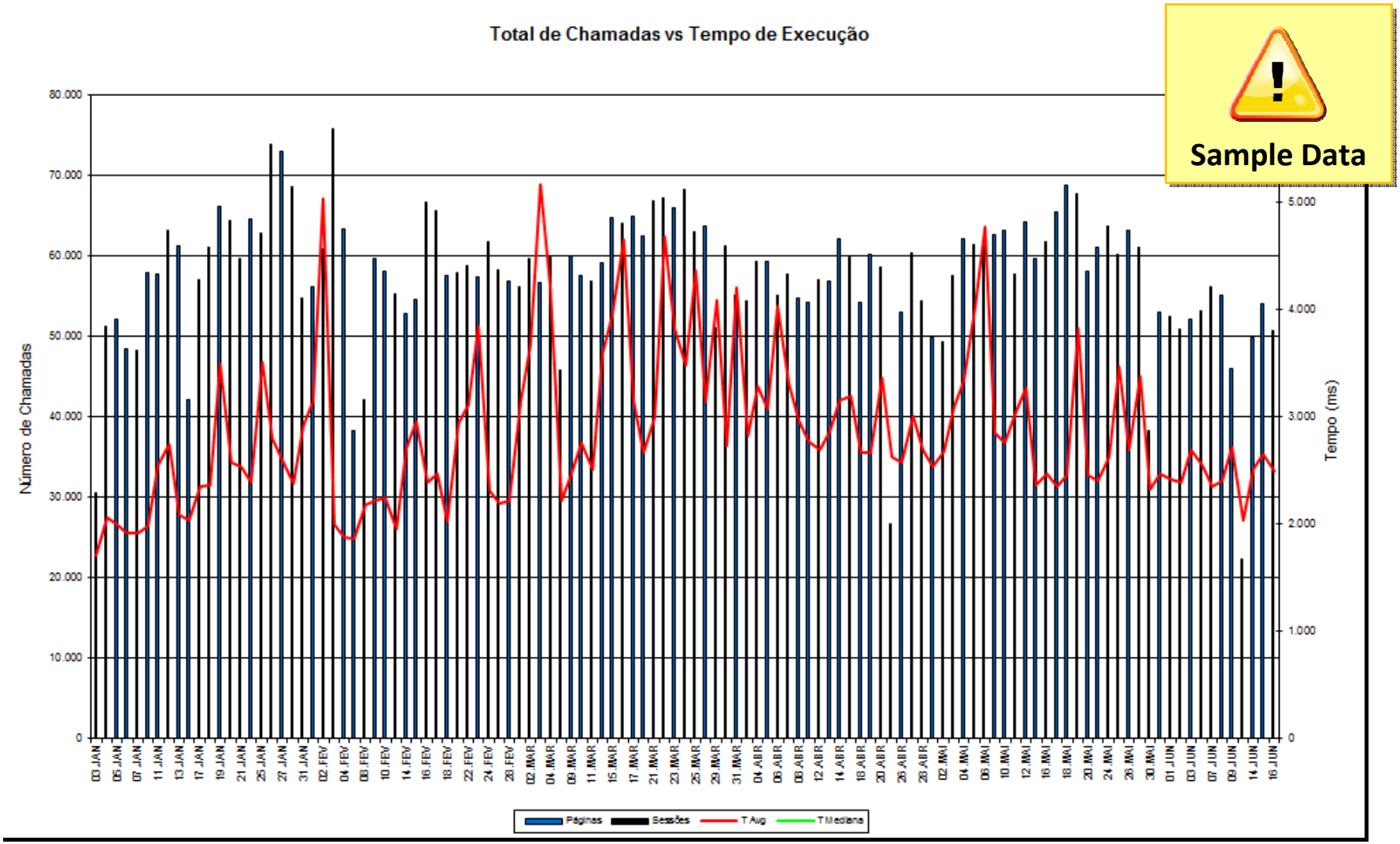
Sample Data

KPI for **business intelligence**



Sample Data

KPI for **tech performance**



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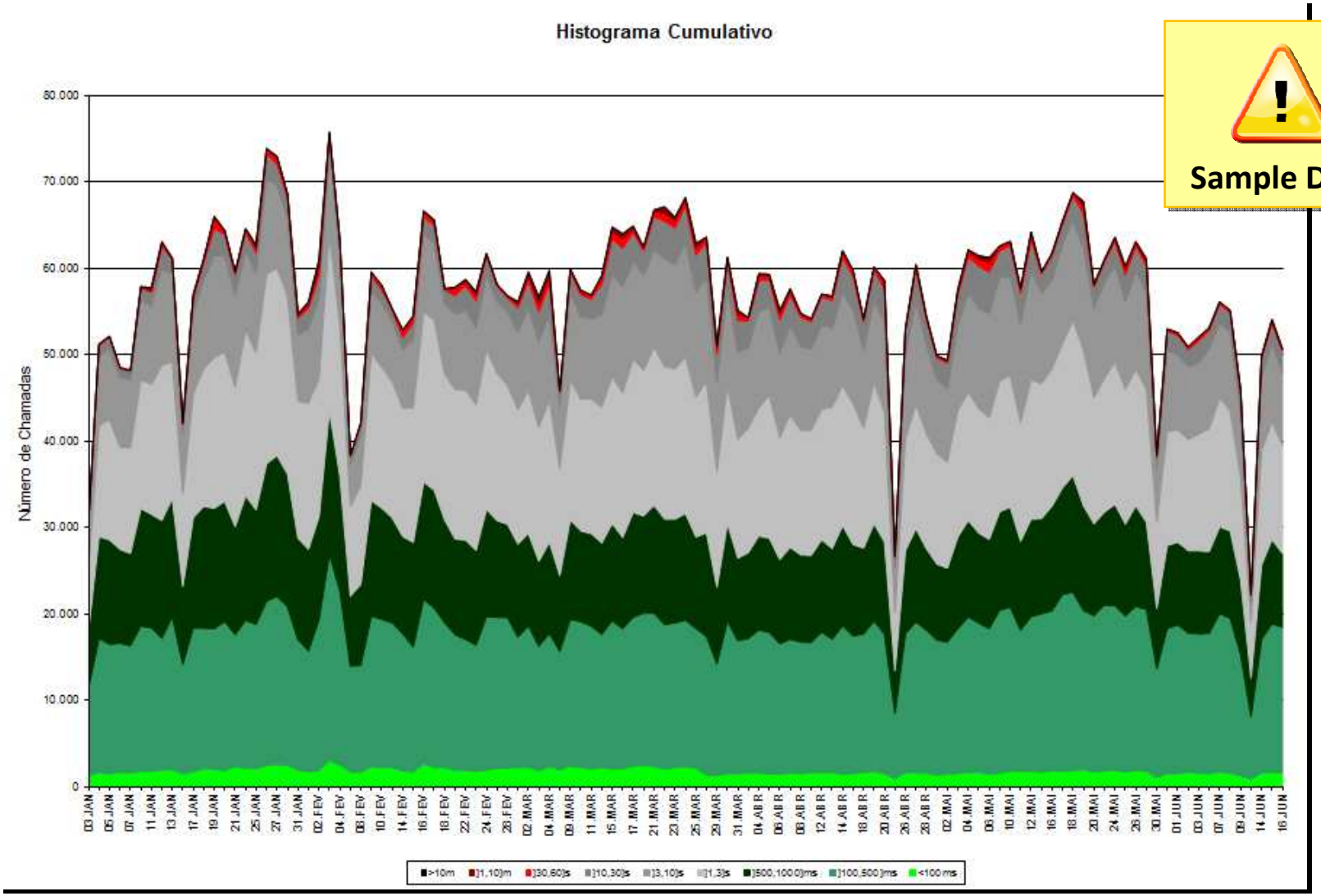
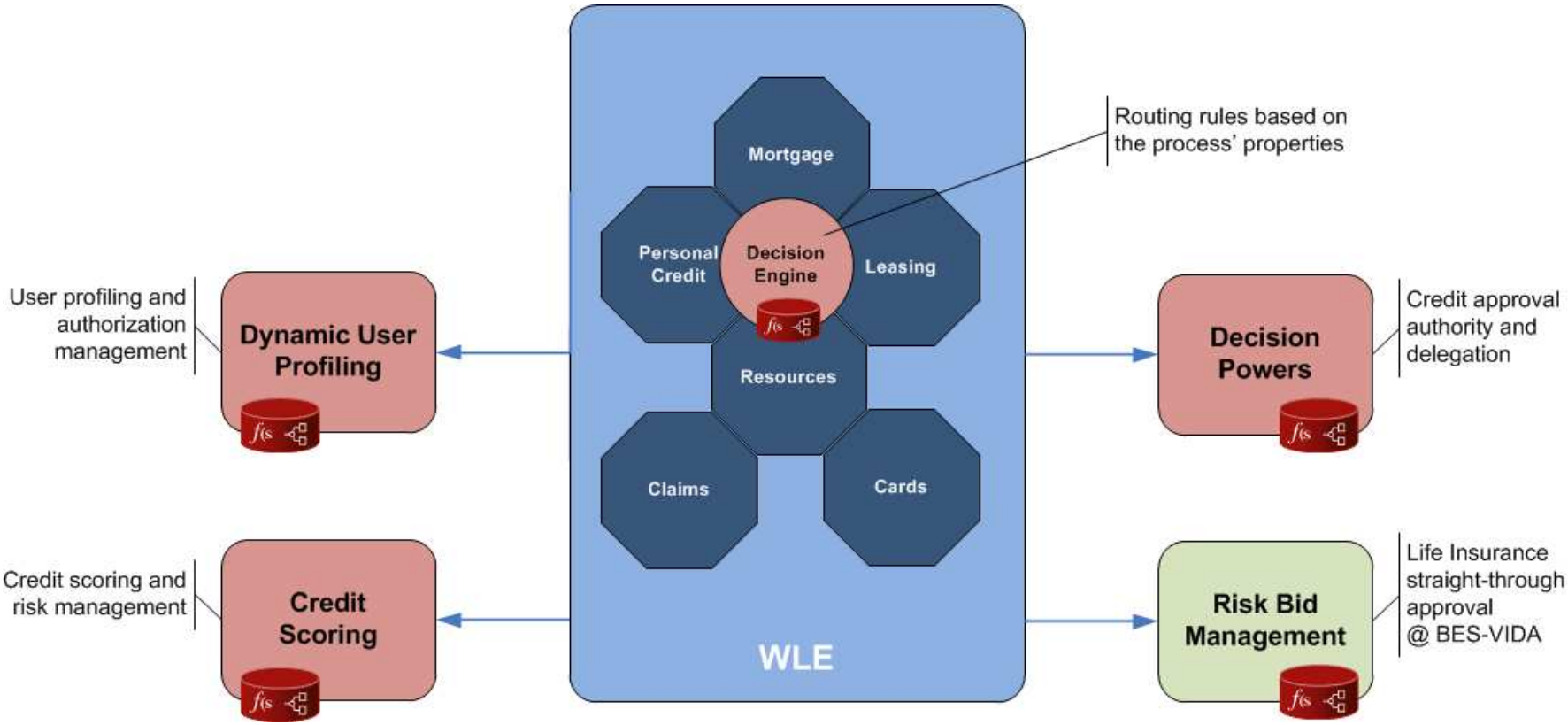
KPI for **tech performance**



Sample Data

multiple stakeholders

a case for Business Rules Management (BRM)



major **pains** in 2008

Everybody was happy with the BES Digital Program, as it was delivering great workflows, within a **holistic BPM view** and new **KPI culture**.

…but it was simply not fast enough!

By the end of 2008 the process development pipeline was around 250…

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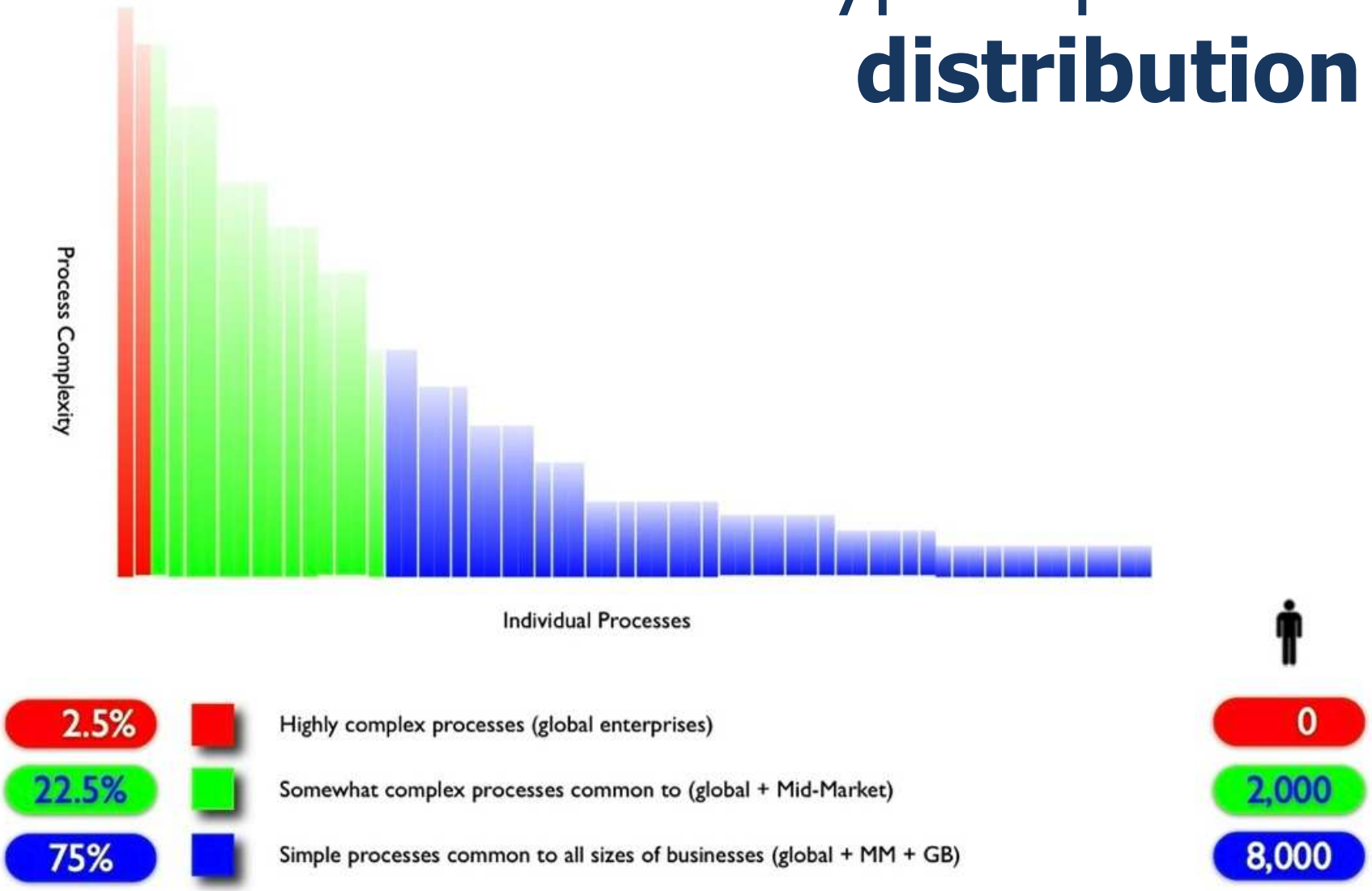
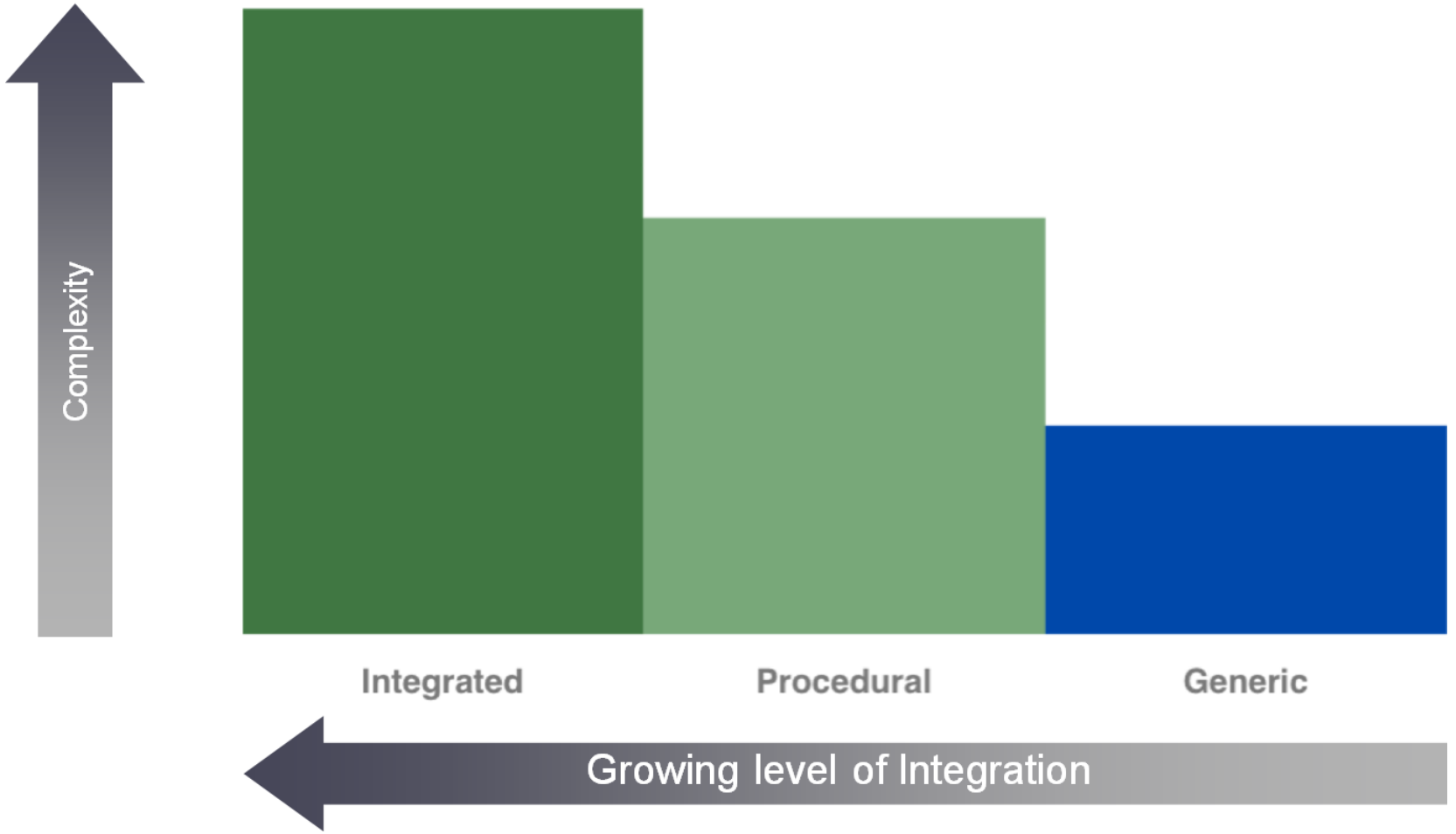
typical process **distribution**



Source: Phil Gilbert's keynote at the 8th International Conference on BPM on September 14th 2010

3 process **frameworks**



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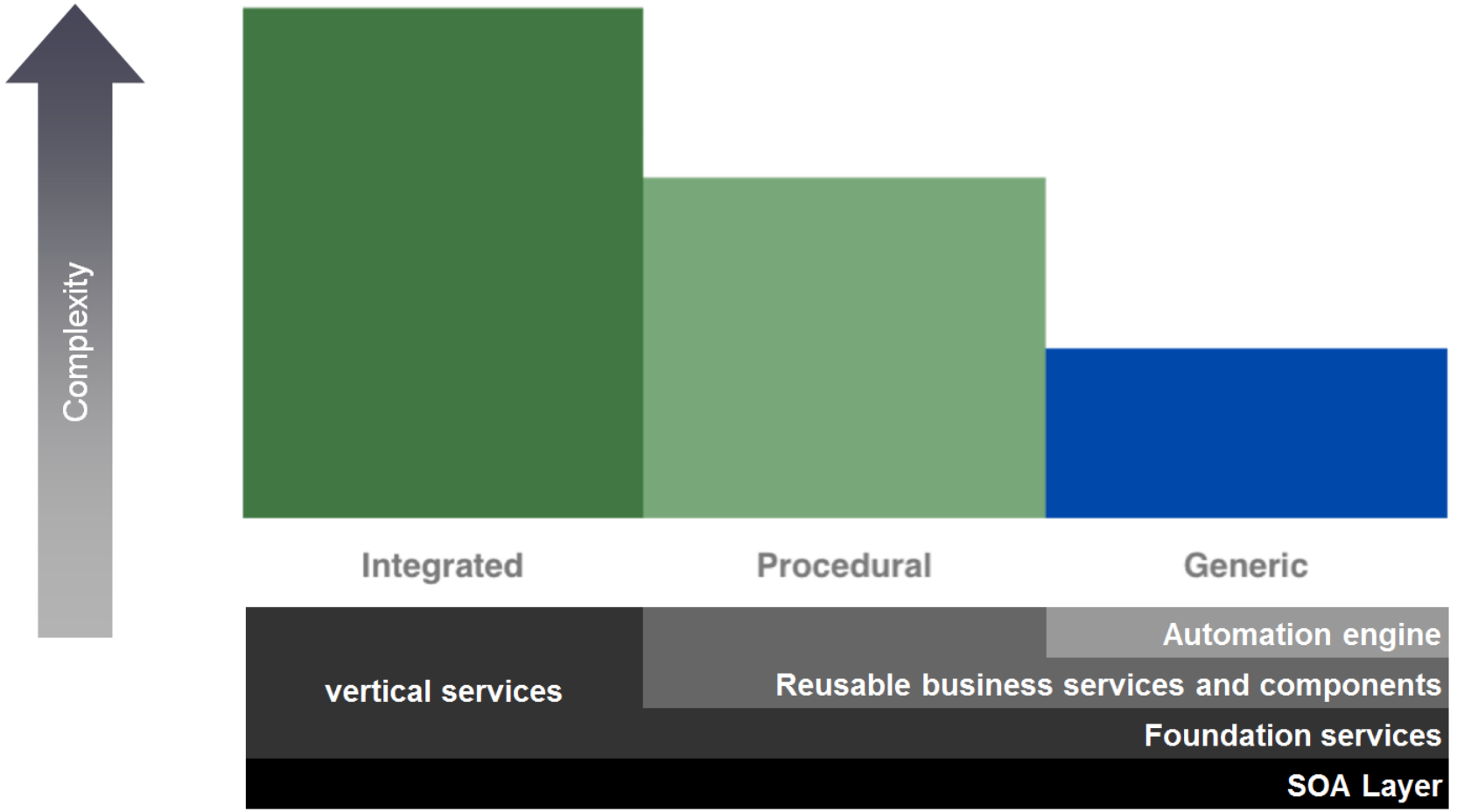
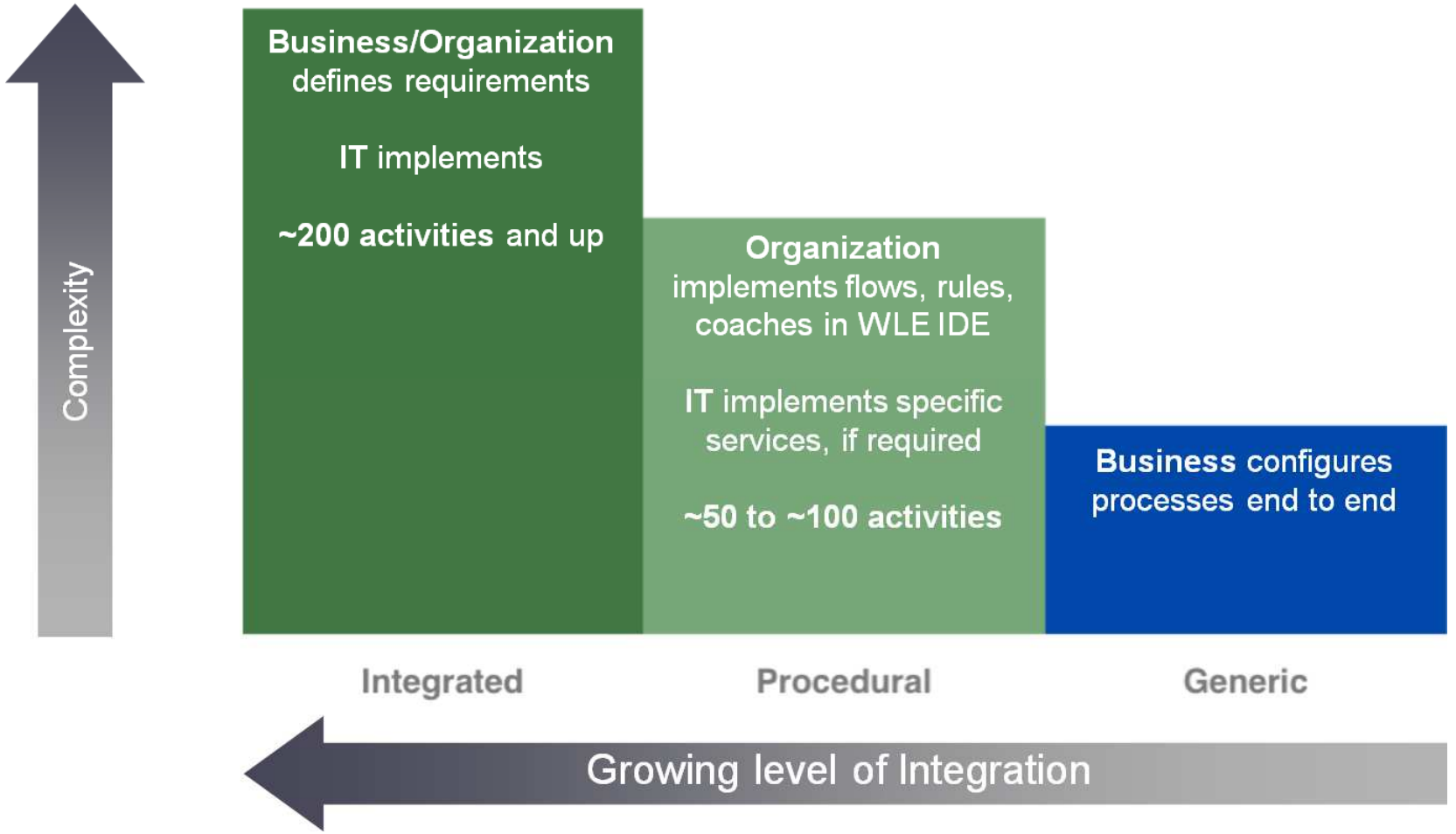
3 process **frameworks**

integration

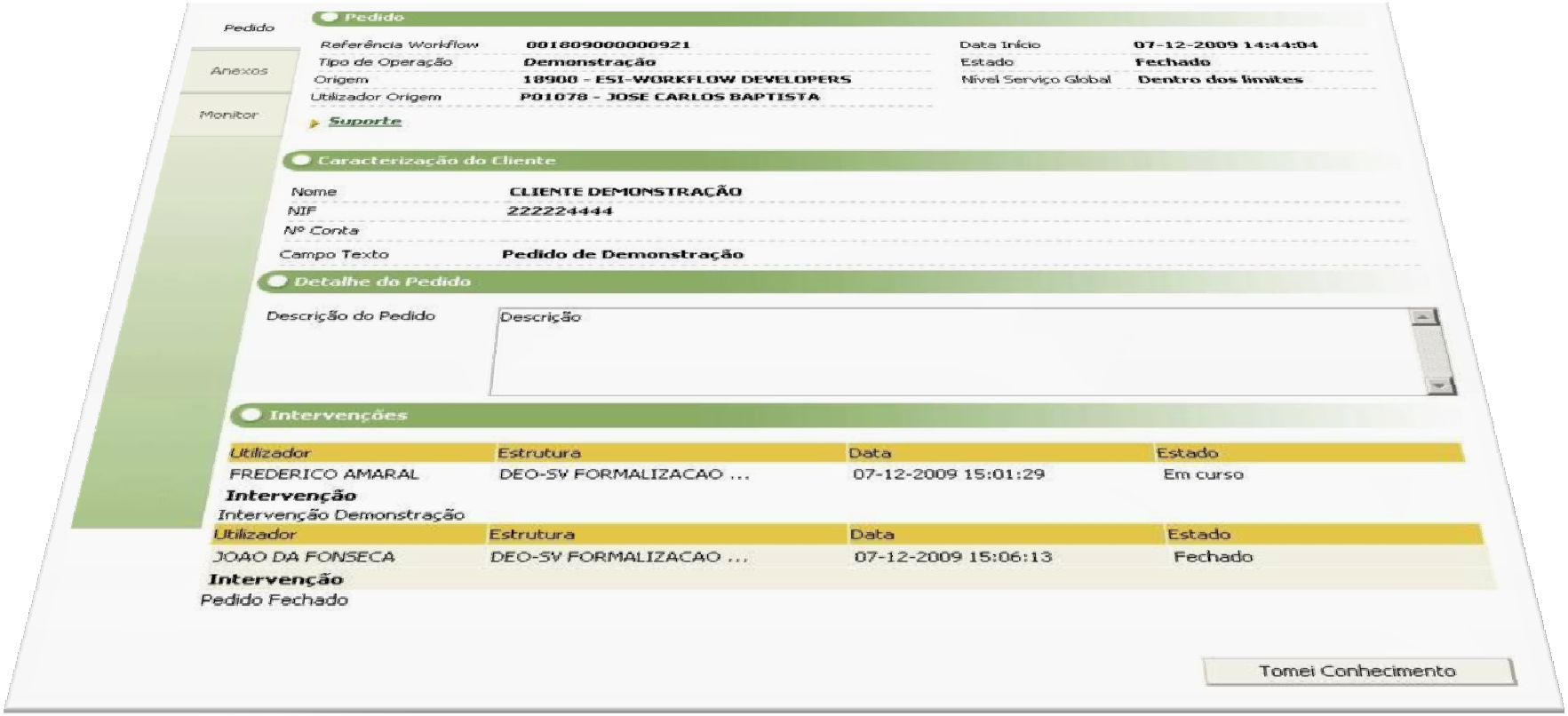


3 process **frameworks**

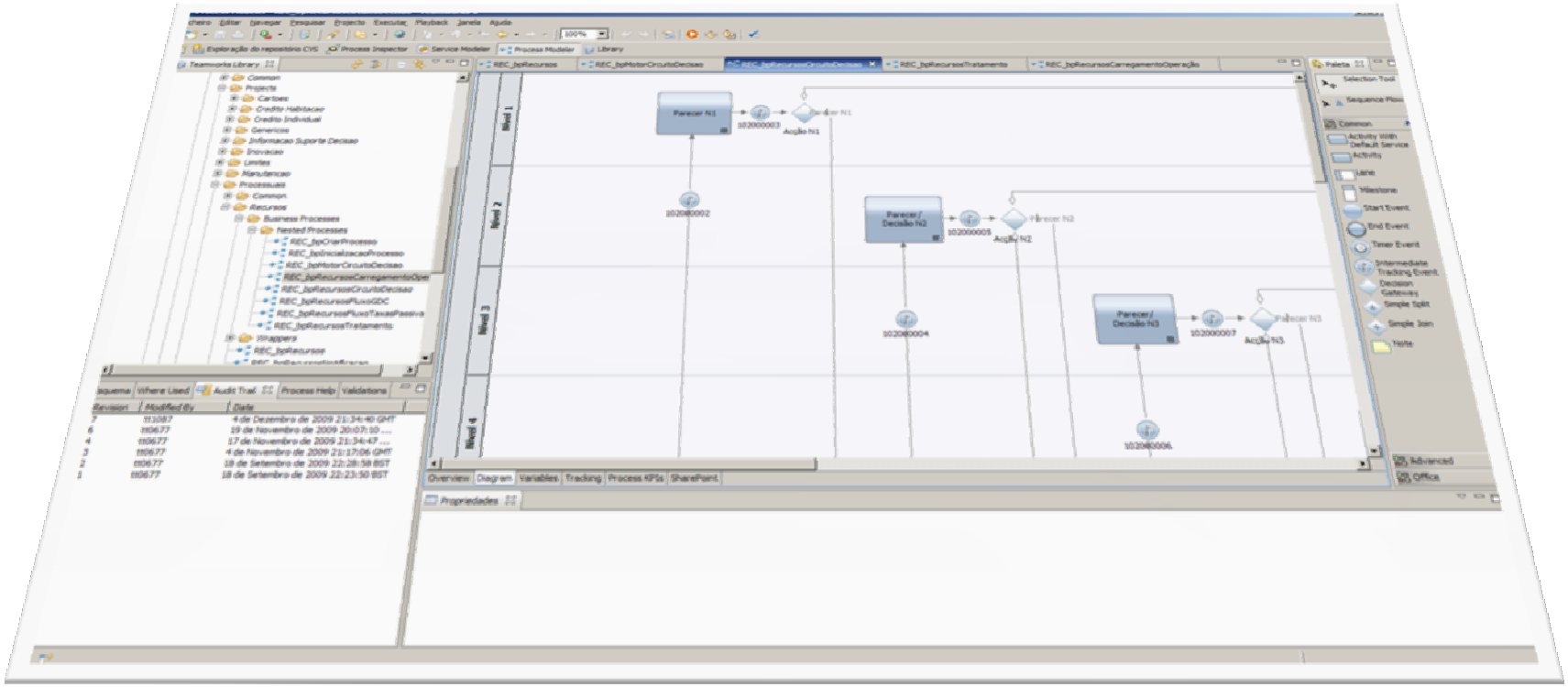
ownership



generics are done here

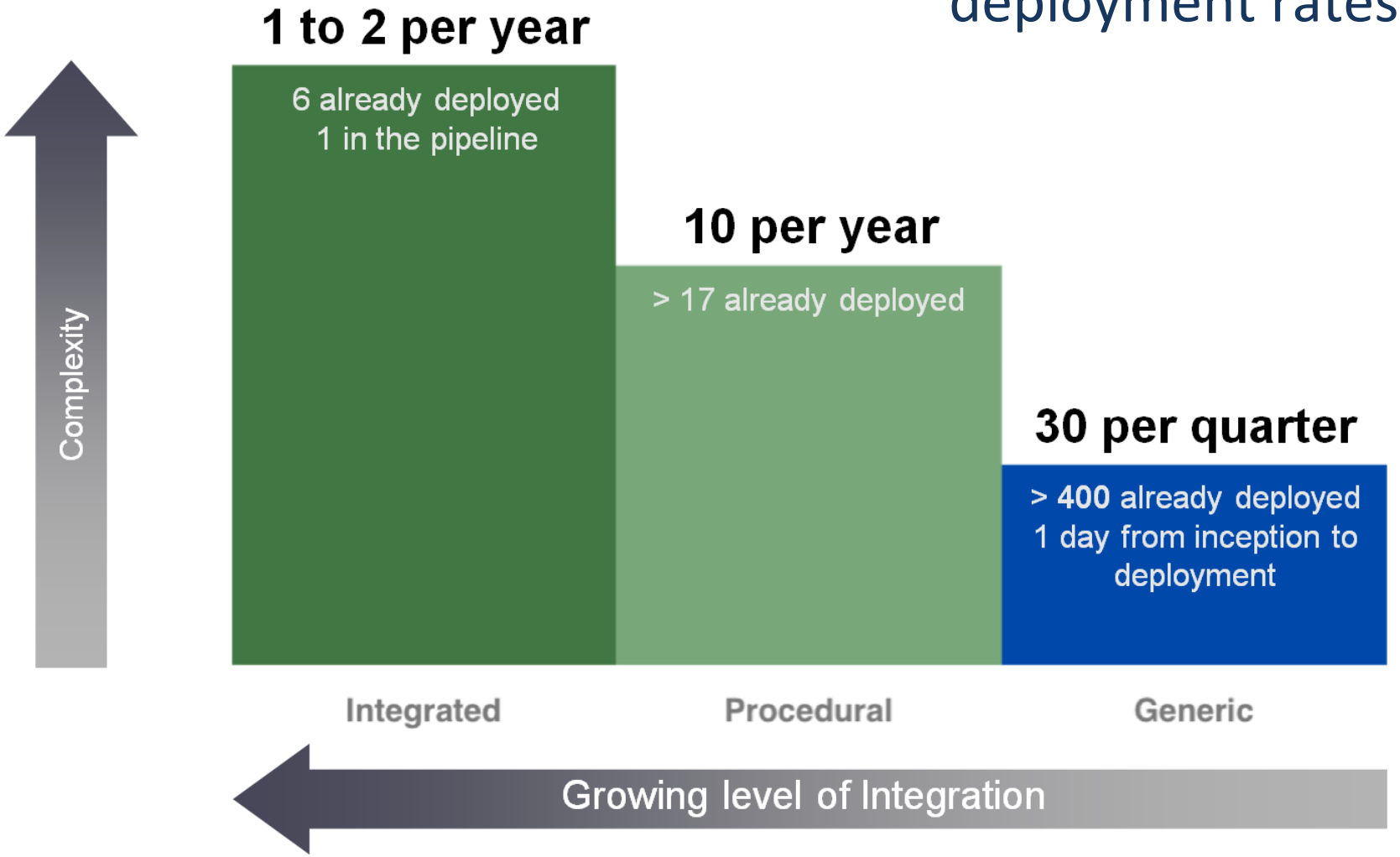


procedural are done here

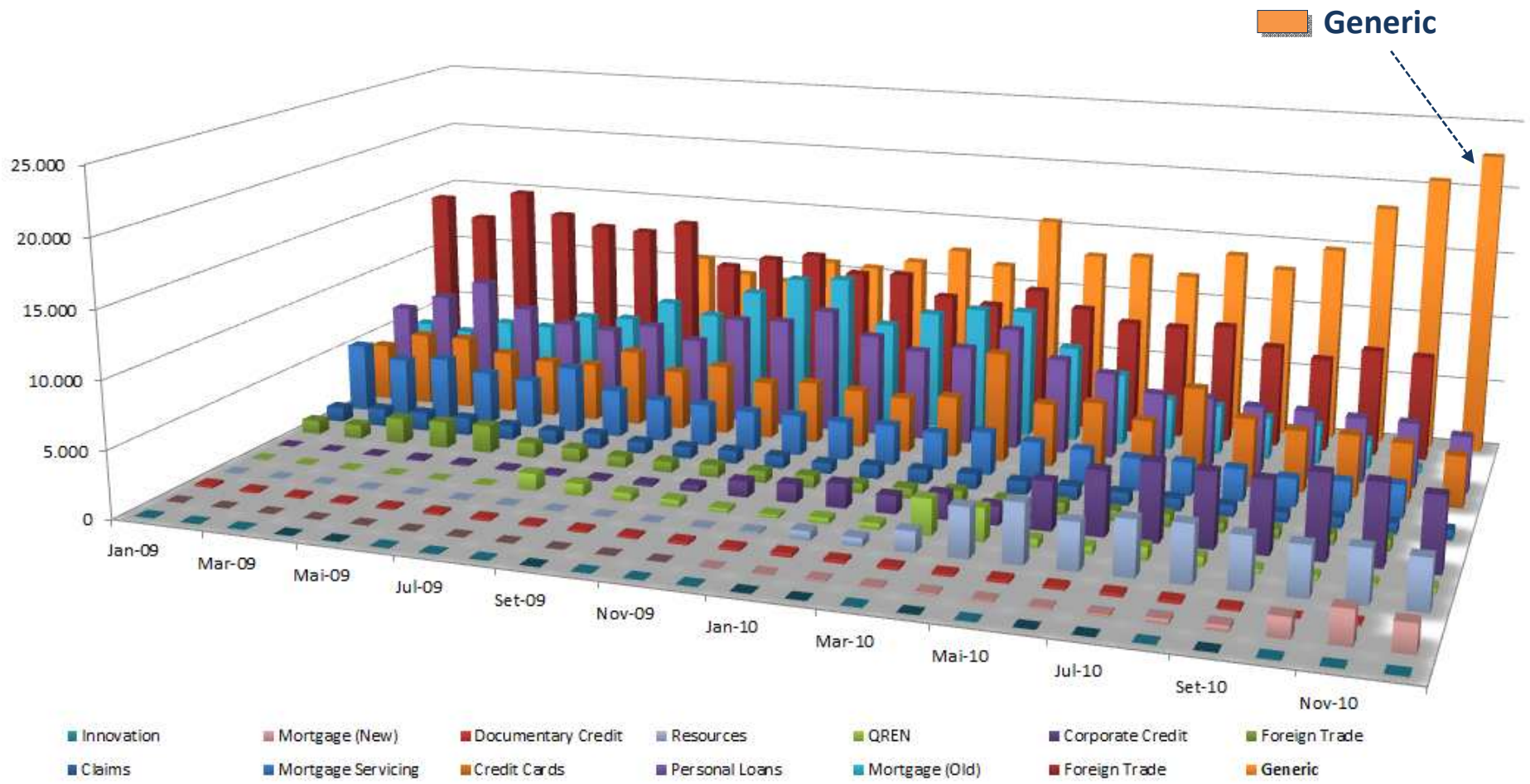


3 process **frameworks**

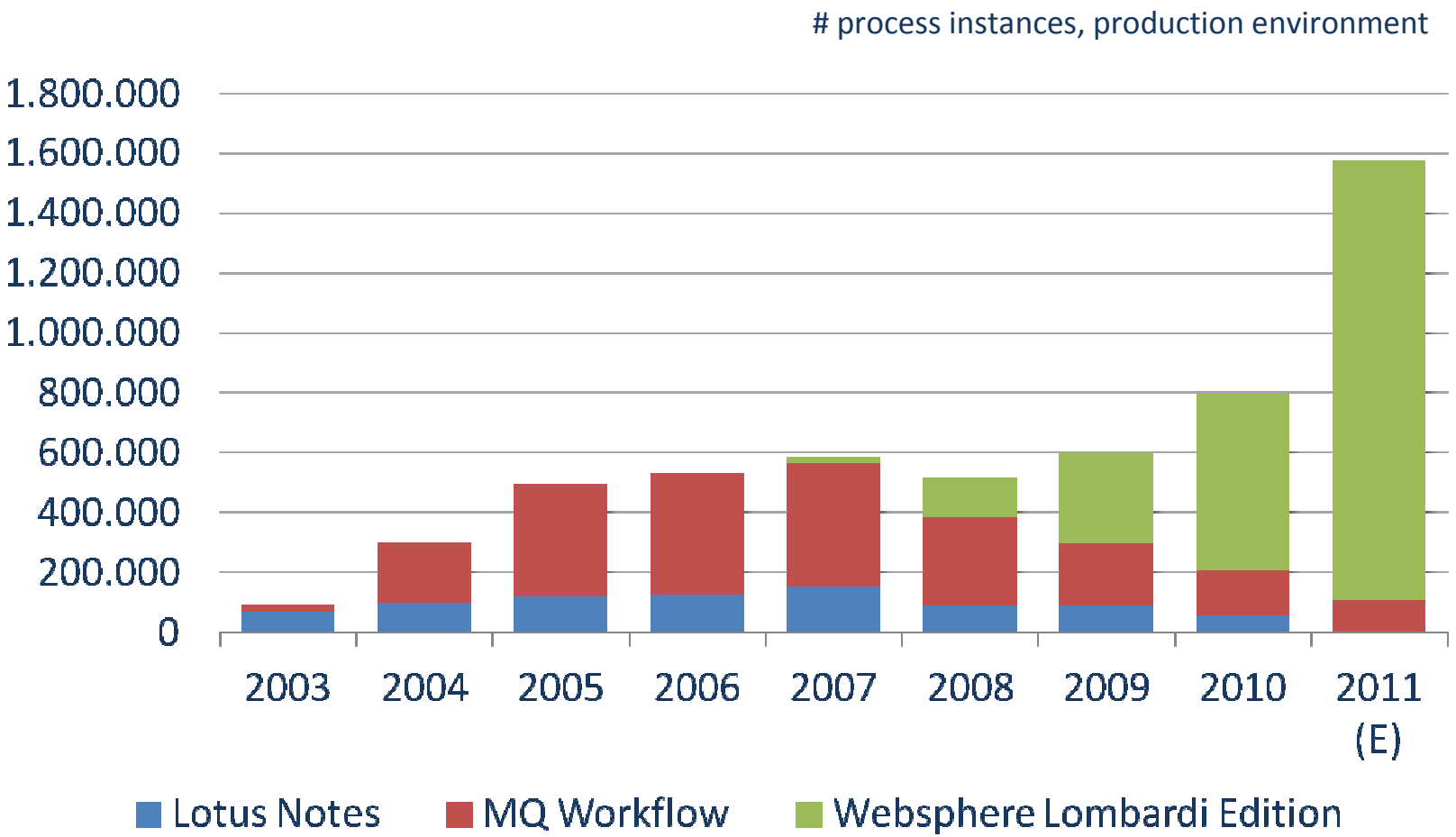
deployment rates



adoption = success



growth and **convergence**



key **takeaways**

Technology matters: *choose mature BPM*

- All-in-one collaborative environment: GUI, Flow, Rules
- Extensible environment by design
- Support for complex processes
- Simulation & optimization capabilities
- Business Activity Monitoring (BAM)

- No need to code technical BPM features
- Faster time-2-market
- Faster adoption by both technical and business people
- Lower total cost of ownership

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key **takeaways**

Architecture matters: *Design for **reuse***

- **SOA** layer around apps
- **Common** business and technical **component** libraries
- Create process development **frameworks**
- Design **holistic**, front-2-back processes
- **Externalize** feudal decision points - **BRMS** can help

- Standardization
- Flexibility
- Industrialization
- Efficiency
- Faster time-2-market
- Lower costs

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key **takeaways**

Strategy matters: *synergize!*

- **Plug the holes** in high value business processes
- Use **KPI** information to provide **visibility** and **commitment**
- **Involve business users** in simple processes
- **Involve power users** in semi-integrated processes
- **Focus IT** in fully integrated, complex processes

- Quicker results
- Scalable delivery
- Sponsor buy-in
- Faster adoption
- Clear ROI

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BES Digital

a case study for BPM, SOA & BRMS

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