



BES Digital

a case study for BPM, SOA & BRMS

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BANCO ESPIRITO SANTO

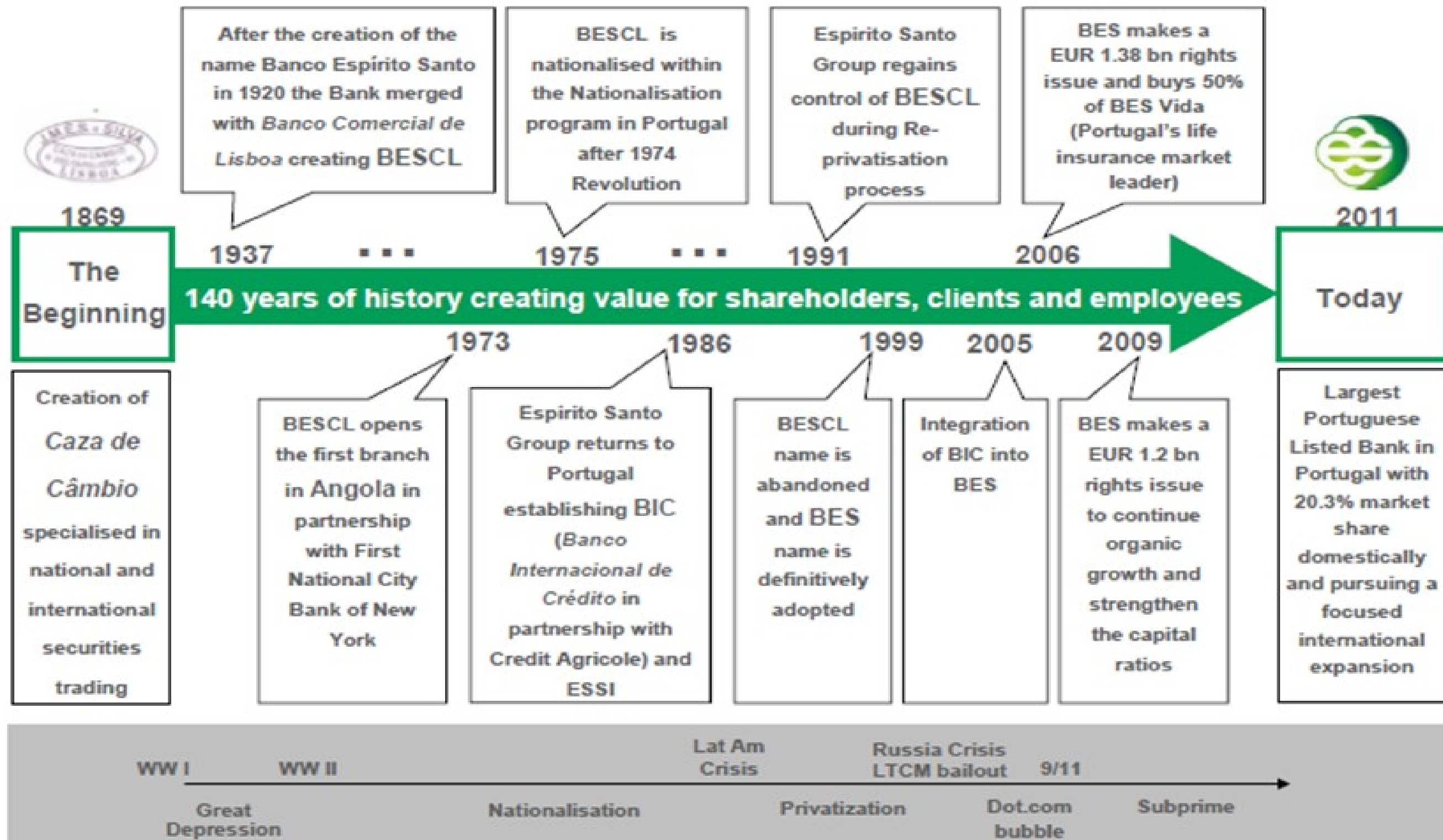
Cristiano Ronaldo



El dinero de Cristiano Ronaldo va a estar en Banco Espírito Santo, donde hay un Depósito que rinde **3,15% TAE** al año, durante 3 años con capital y rendimiento garantizados. Es decir, al igual que el mejor jugador del mundo, el Depósito CR 3,15% no solo rinde siempre sino que siempre rinde bien. Por eso invertir en este Depósito es una buena jugada. Invierta. El balón está en su terreno.

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 100 bn in 2010)

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

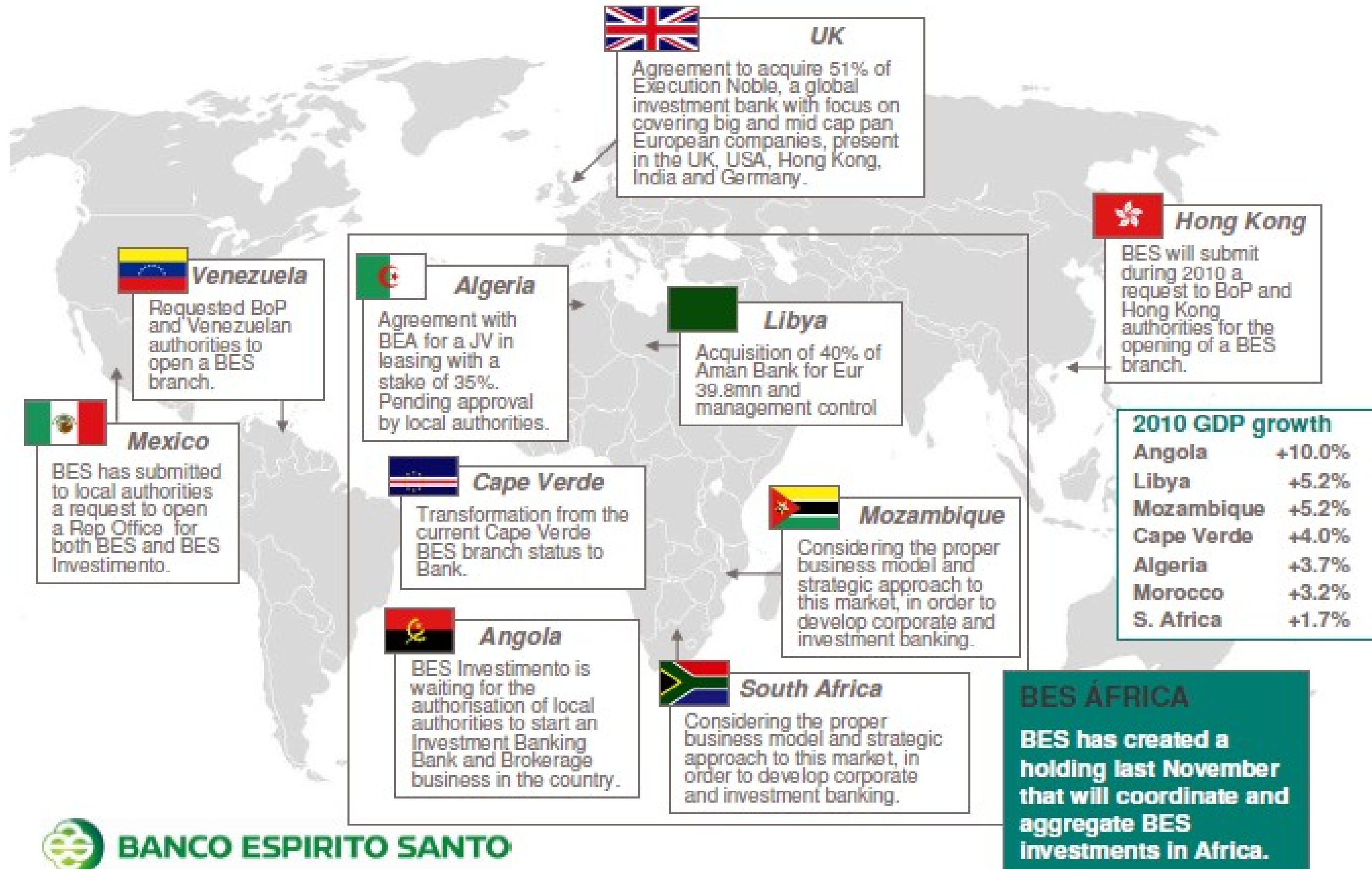
Founded in 1869, with a unique story of organic growth and a very strong franchise

Leadership in efficiency in Portugal among listed banks: Cost-to-income of 50% 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

BES continues developing international business, with new ventures and reinforcing BES positioning in high growth countries



What is the BPM maturity of your organization?

1 initial

No structured BPM activities in the area of responsibility of the stakeholder.

2 awareness

Awareness of BPM exists in the organization.
(Planning) activities have started for the definition of the subject.

3 defined

BPM is defined.
Implementation is yet missing or ongoing.

4 managed

BPM is implemented.
(People assigned. Communication to relevant people done. Training done, etc.)

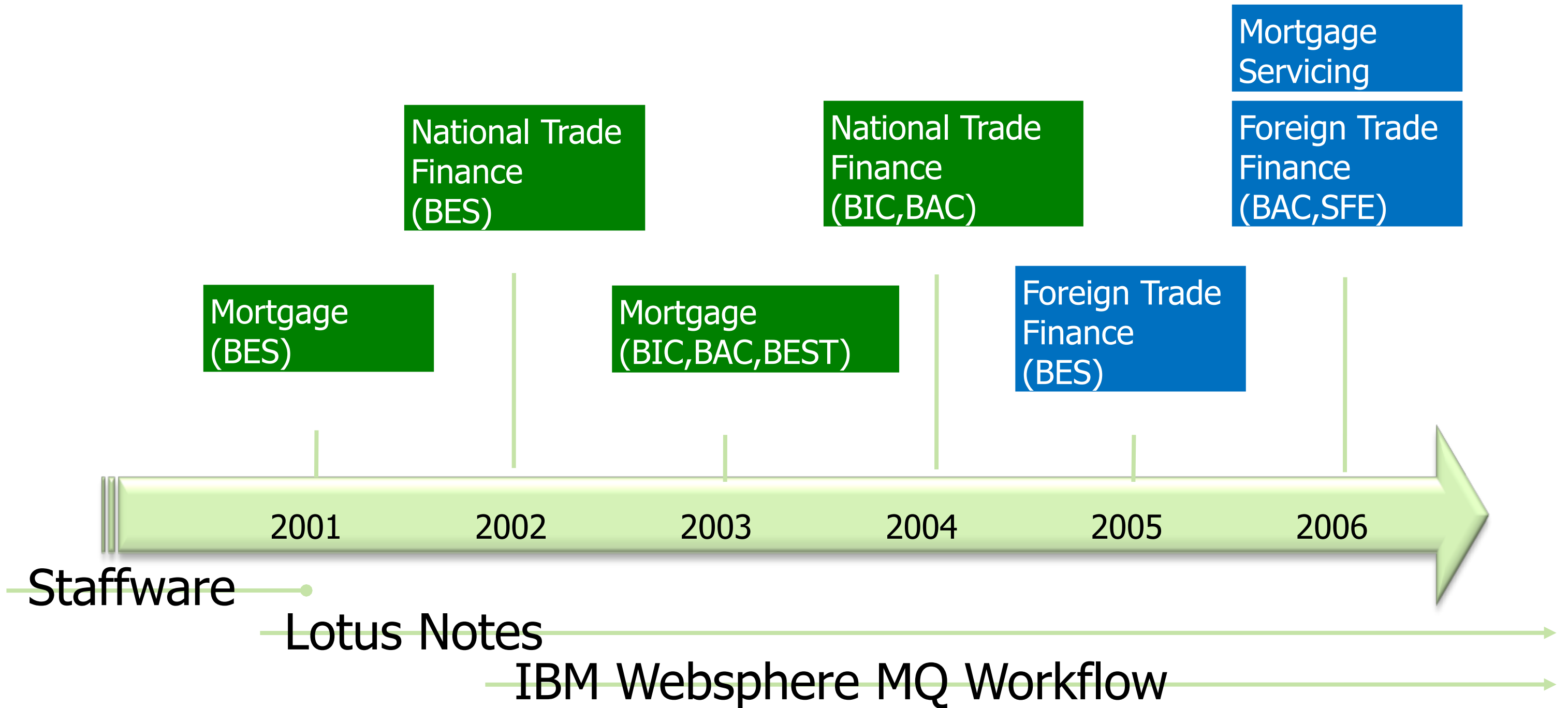
5 excellence

BPM is implemented enterprise-wide.
A continuous review & improvement process is implemented to exchange lessons-learned & implement required changes.



BPM history channel

Workflow's by SAFIRA



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**



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

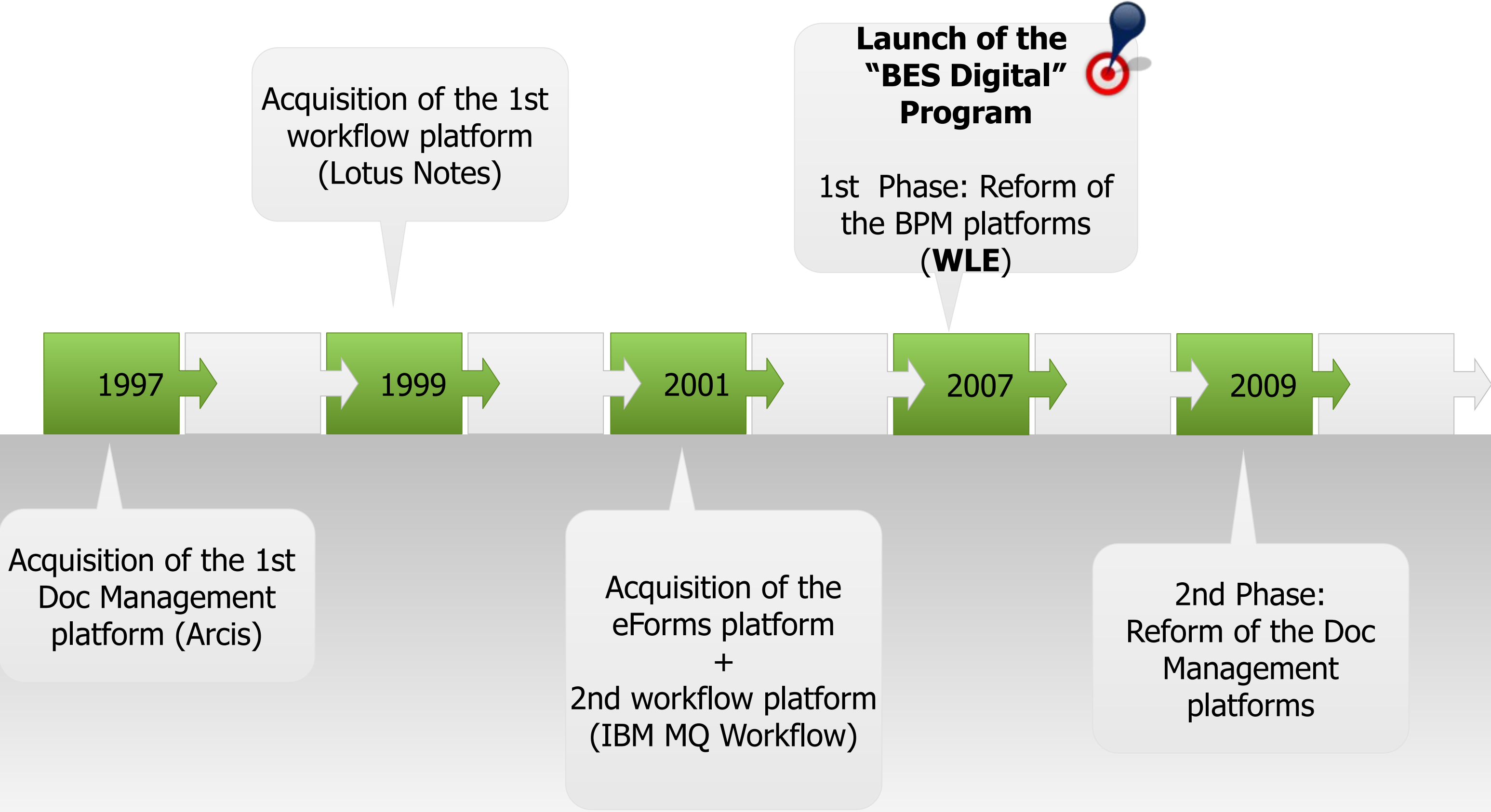
Automate, integrate and coordinate end-to-end process

Optimize the systems usage in the business process

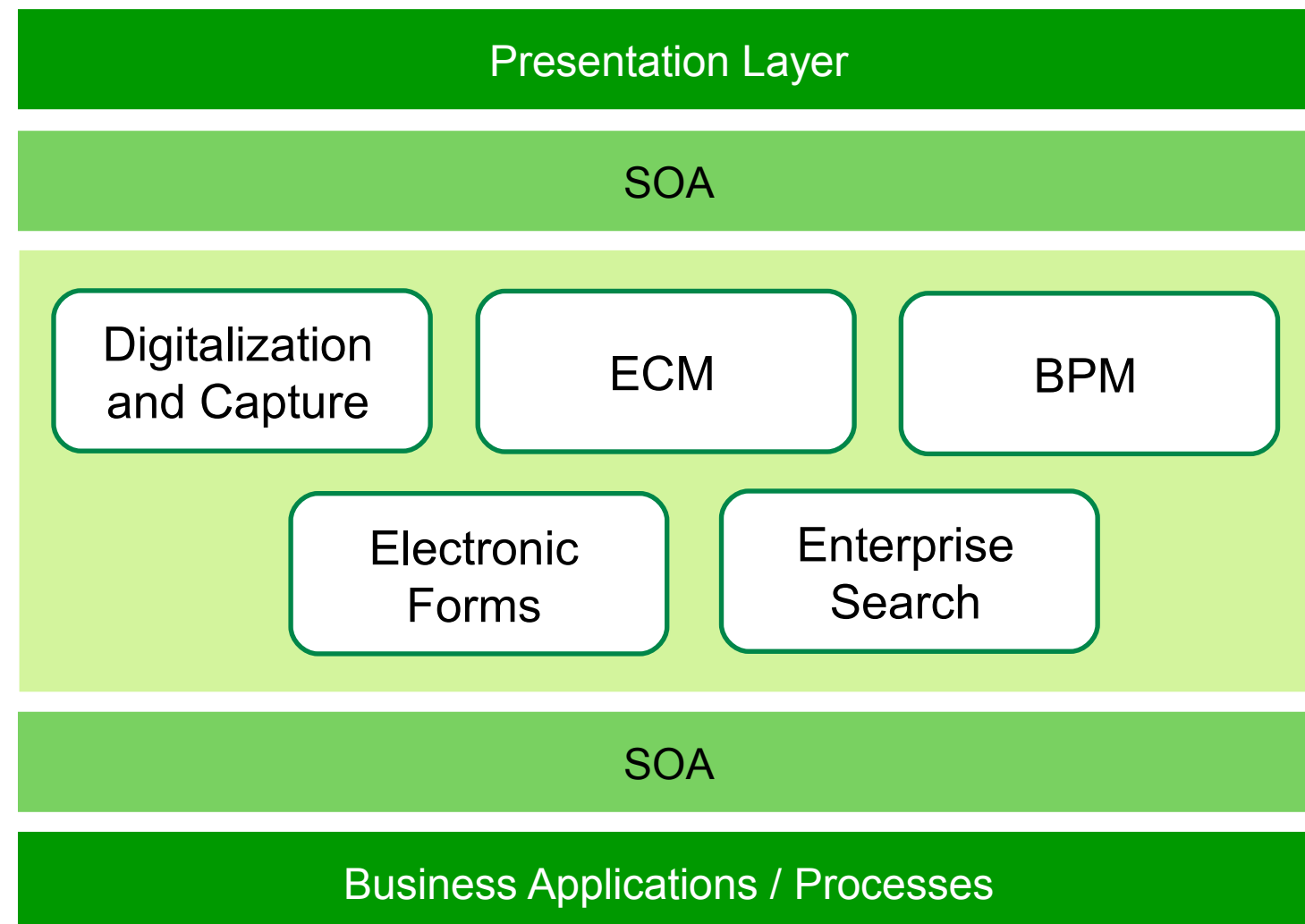
Maximize Business and IT capabilities, Improve operational efficiency, Improve Service Visibility - KPIs/SLAs to the internal and external clients, Improve Agility, Holistic approach to the process, Integrated architecture and SOA oriented, Extend value to the actual technical applications and business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



BES Digital program



BES Digital key components



Document Capture and Digitalization, performed on the branches and central services, with or without data recognition.

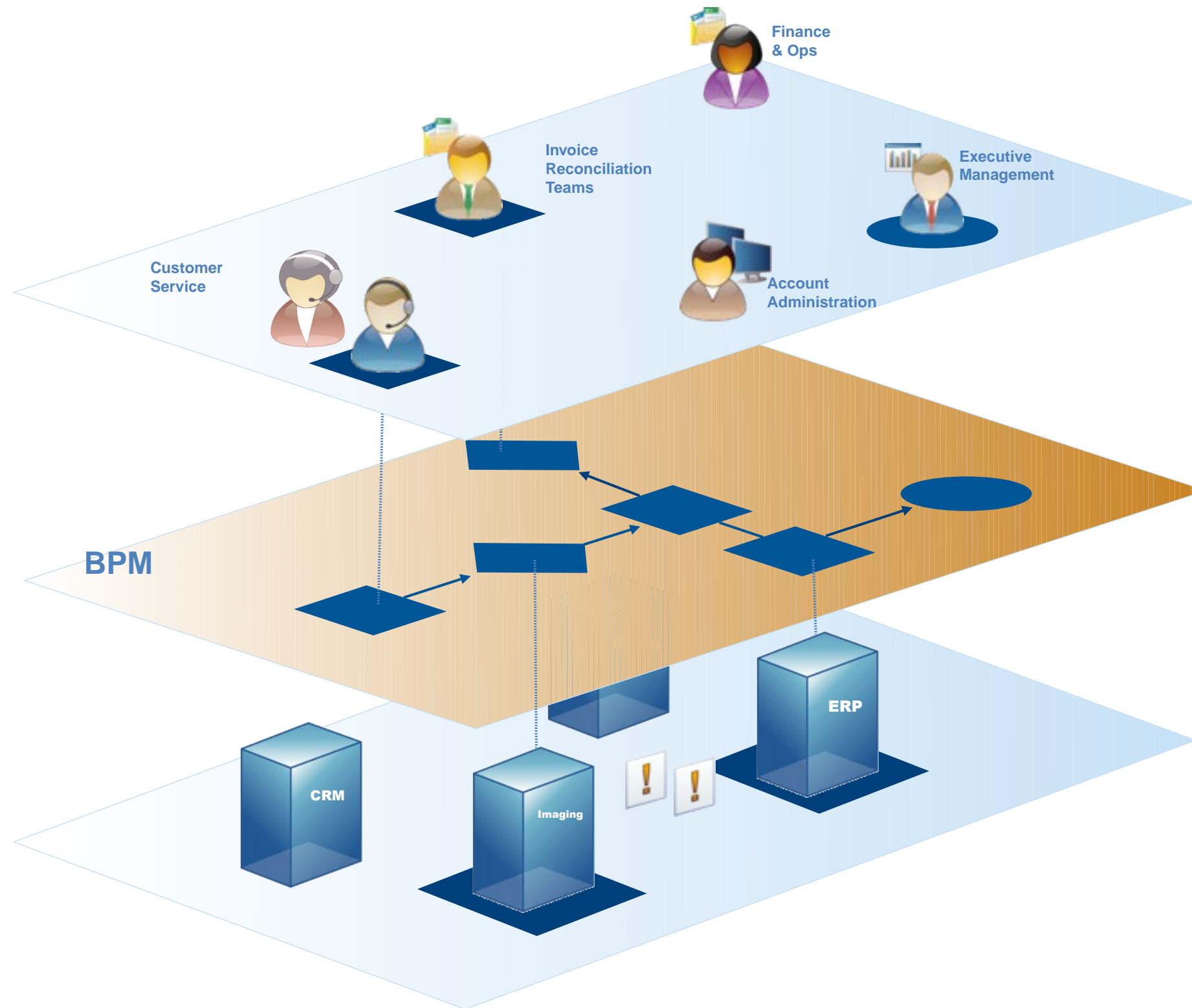
Digital Document Archive, supporting all business processes.

Unified Process Management (BPM), of the full document lifecycle.

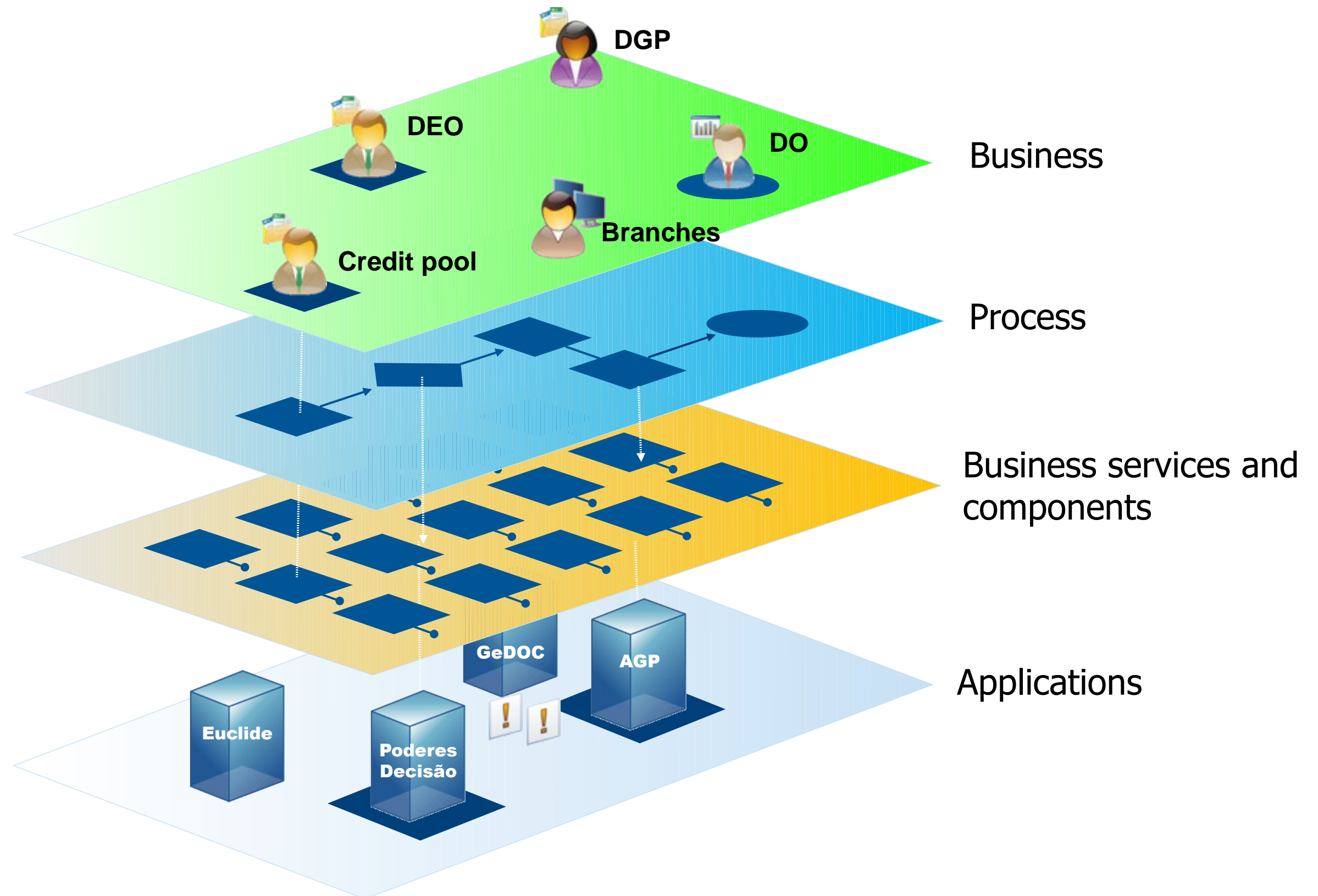
Forms and Contracts management platform for dematerializing and automating its production.

Enterprise Search integrating all different document types and repositories.

WLE architectural view



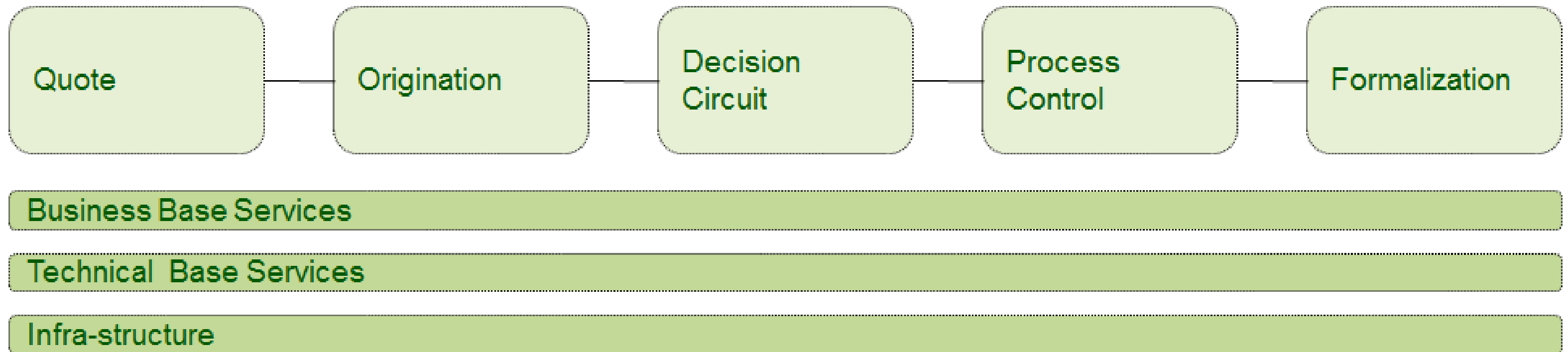
Digital BES architectural view



process approach

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

- Change the end-to-end logic to a more interactive perspective base, mainly, in the broken parts of the actual process;
- Guarantee the parts reutilization, in a technical and business perspective;
- Think process not application



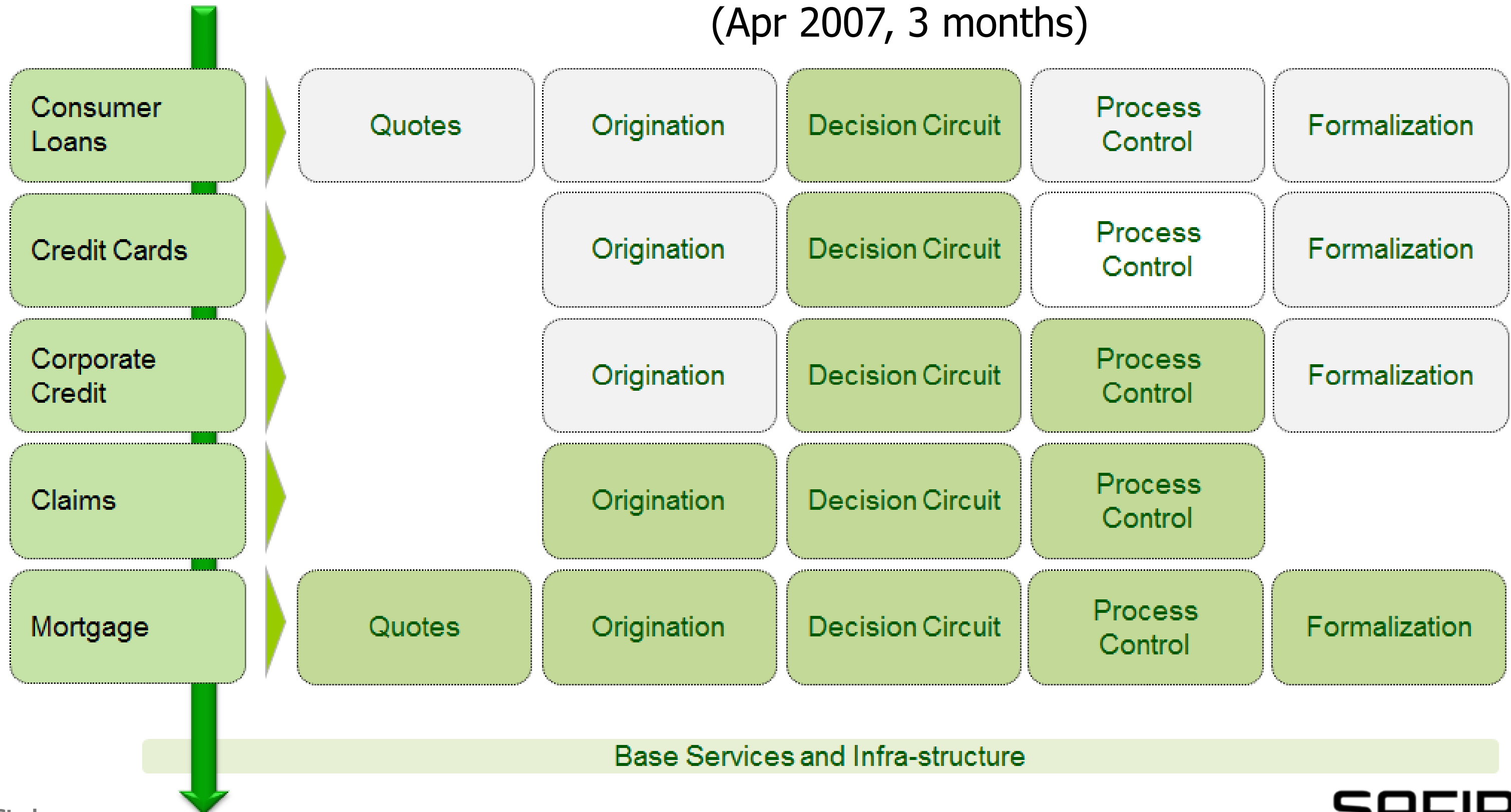
from app to process

Legend:

IBM BPM

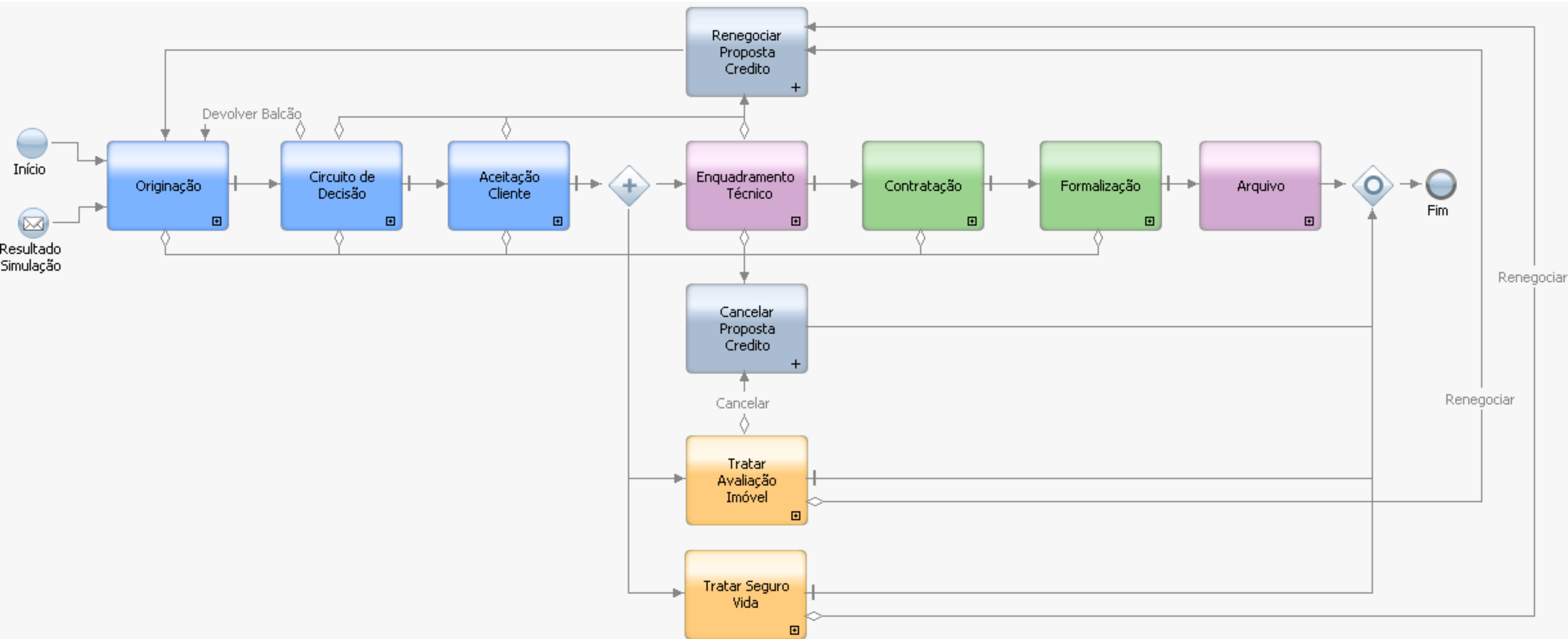
Actual application

1st WLE quick win @ BES
(Apr 2007, 3 months)



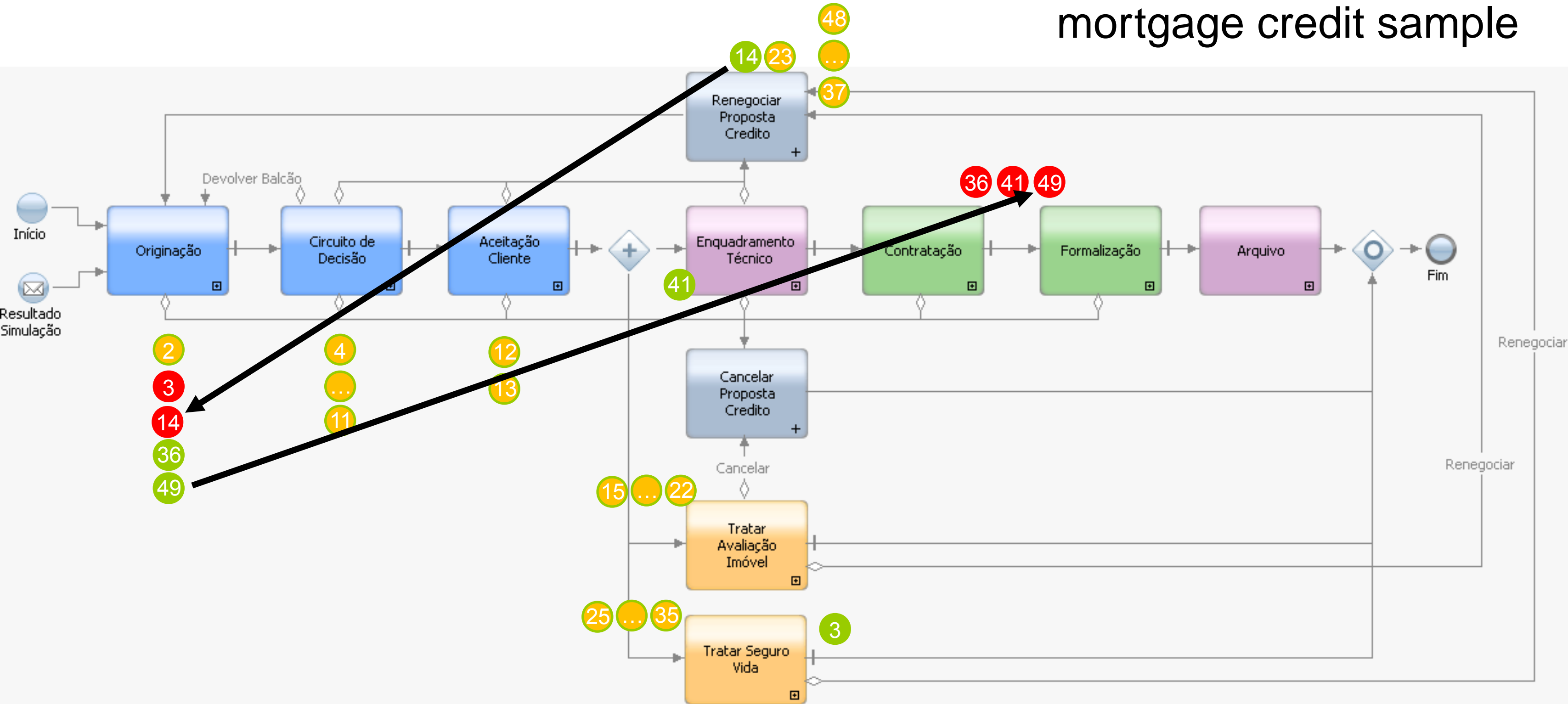
measuring KPI

mortgage credit sample



measuring KPI

mortgage credit sample

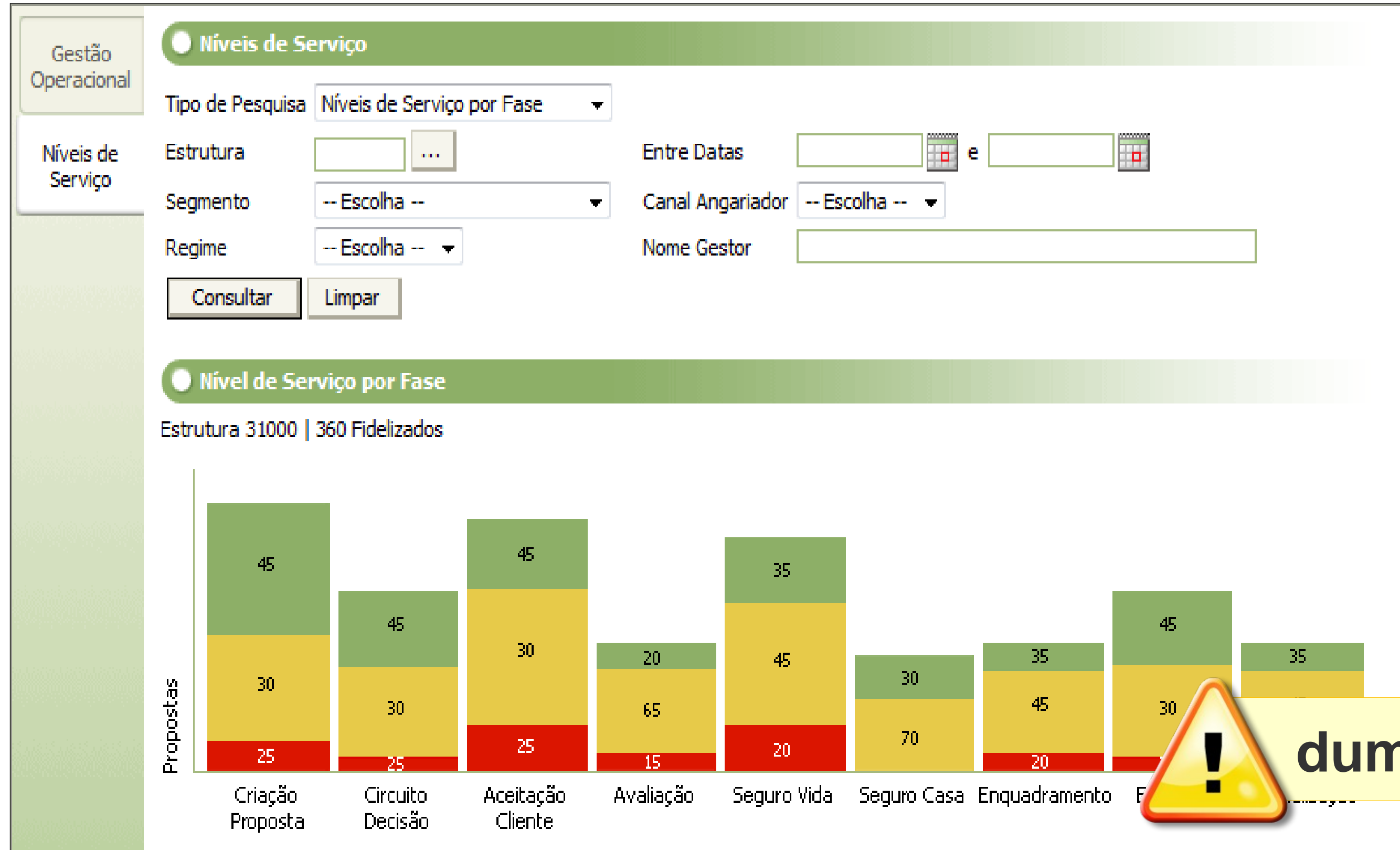


Start #

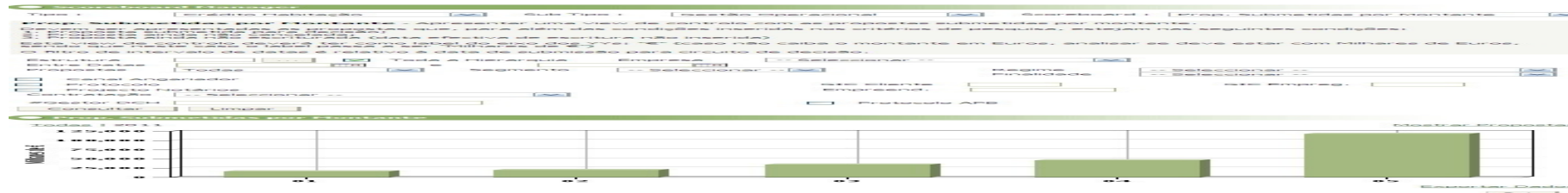
End #

Start & End #

KPI for service level



KPI for business intel



Scoreboard Manager

Tipo : Crédito Habitação Sub Tipo : Gestão Operacional Scoreboard : Prop. Submetidas por Montante

Prop. Submetidas por Montante - Apresentar uma view de controlo com as propostas submetidas por montante.

Devem ser apresentadas as propostas que, para além das condições inseridas nos critérios de pesquisa, estejam nas seguintes condições:

1. Proposta submetida para decisão;
2. Proposta ainda não cancelada;
3. Proposta ainda não escriturada (data efectiva de escritura não inserida)

Esta view de controlo deverá ter como label do eixo dos YYs: "€" (caso não caiba o montante em Euros, analisar se deve estar com Milhares de Euros, sendo que neste caso o label passa a ser "Milhares de €")

O filtro de intervalo de datas é relativo à data de submissão para circuito de decisão.

Estrutura: ... Toda a Hierarquia Empresa: -- Seleccionar --

Entre Datas: [] e []

Propostas: Todas Segmento: -- Seleccionar -- Regime: -- Seleccionar -- Finalidade: -- Seleccionar --

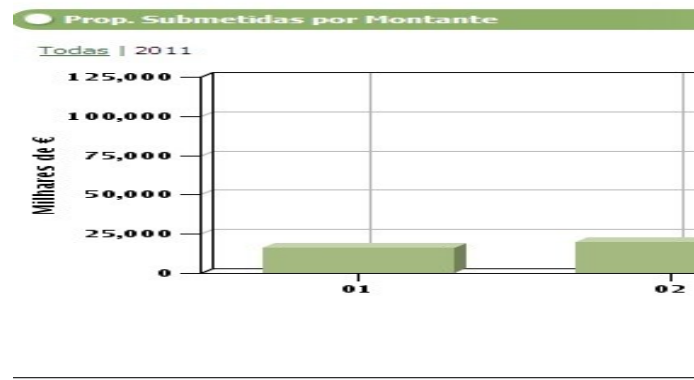
Canal Angariador Protocolo Projecto Notários

Contratação: -- Seleccionar --

#Gestor DCH: []



dummy data



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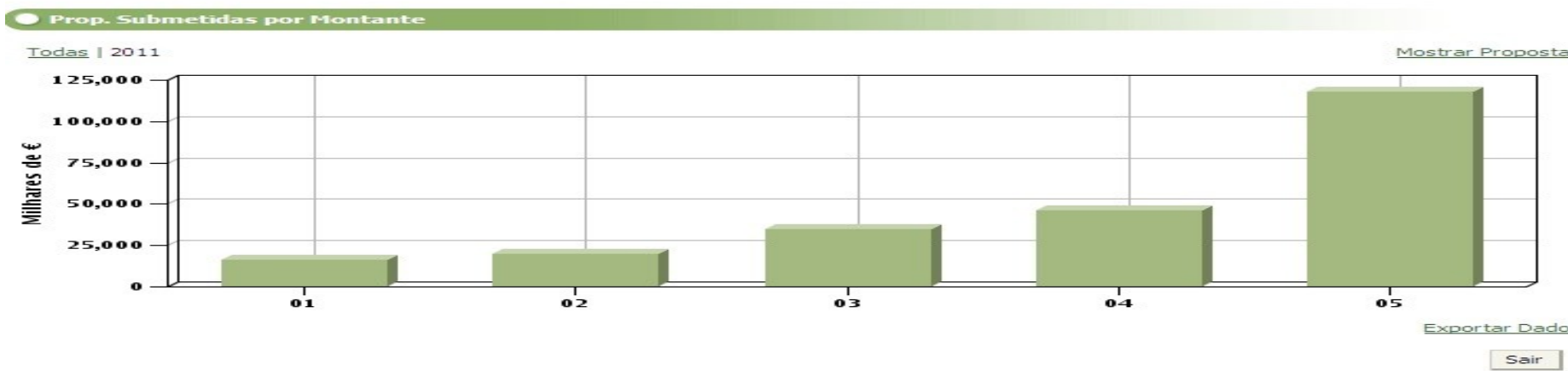
Contratação: -- Seleccionar --

#Gestor DCH: []

GIC Cliente: [] GIC Empreg.: []

Empreend.: []

Protocolo APB



KPI for business intel



Scoreboard Manager

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Propostas Segmento Regime Finalidade

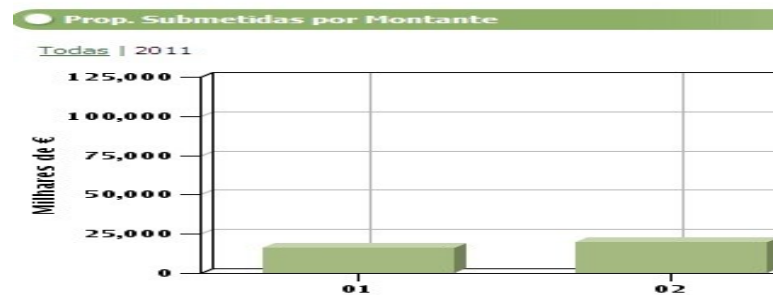
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Contratação

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dummy data



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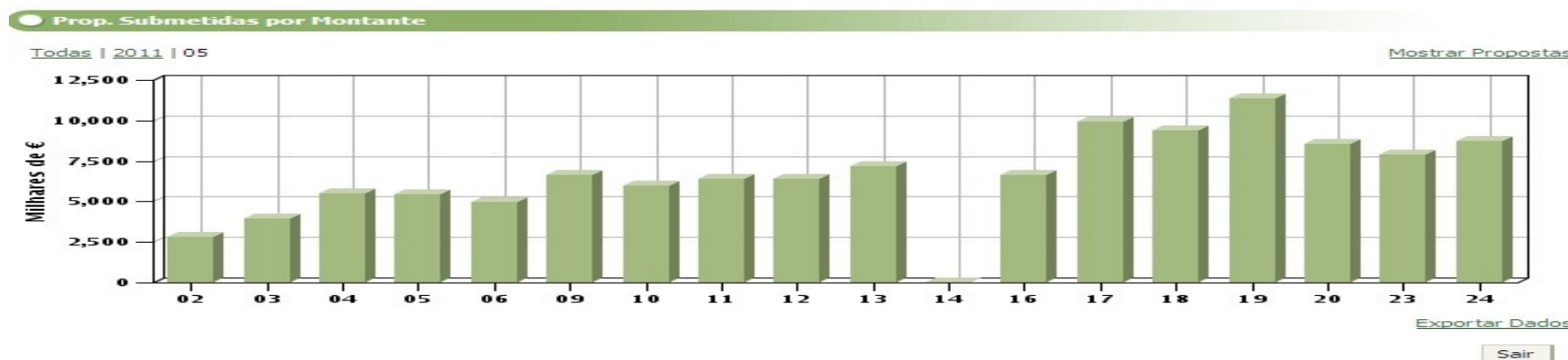
Propostas Segmento Regime Finalidade

Canal Angariador
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Contratação

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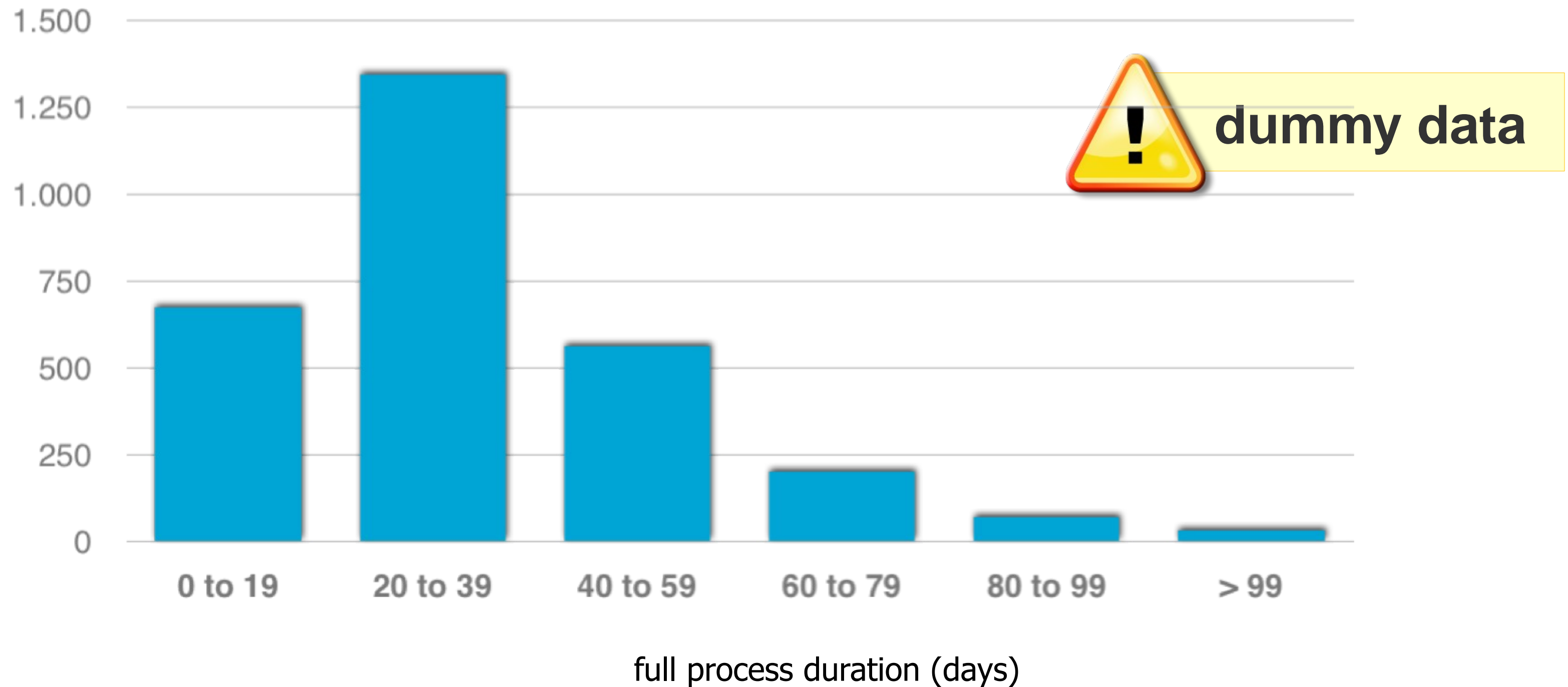
Protocolo APB



mortgage credit

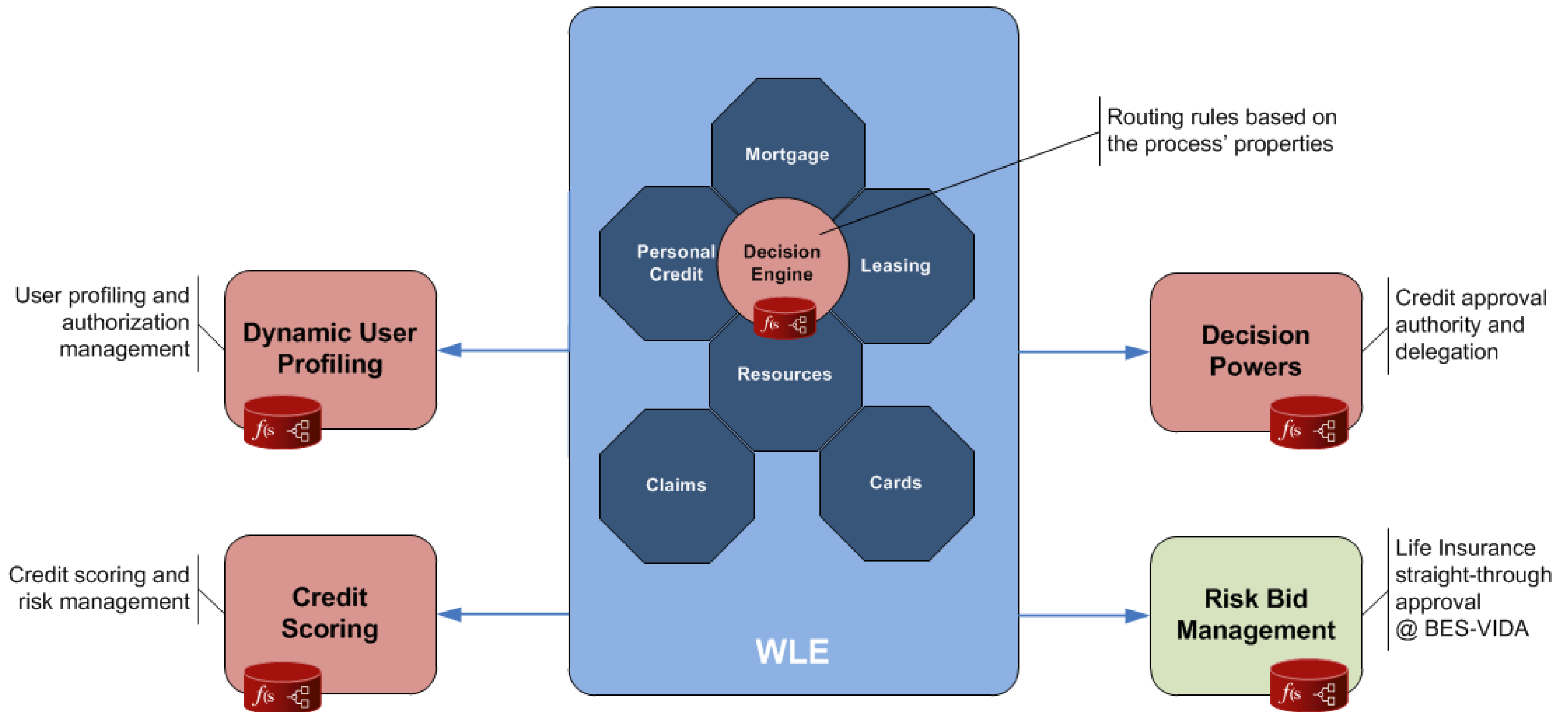
Acting on results

of instances



feudal management

a case for BRMS



major pains in 2008

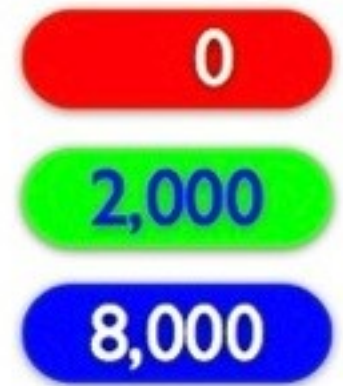
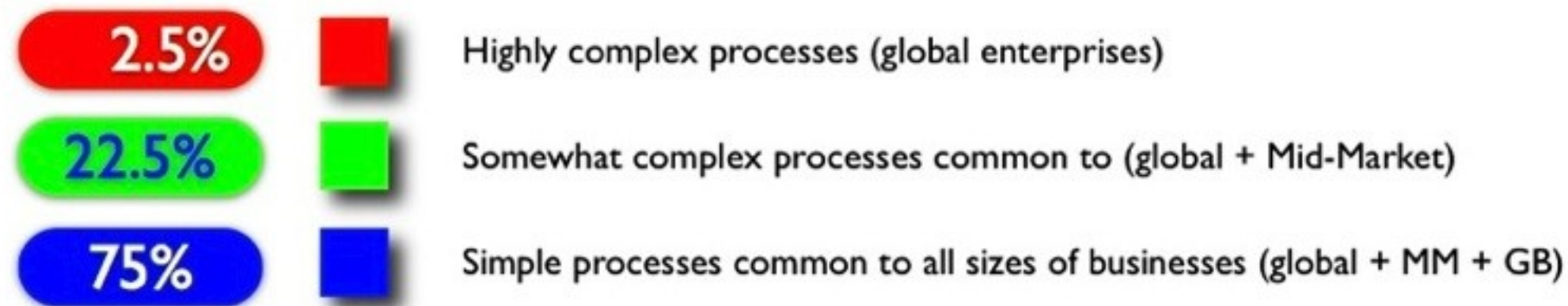
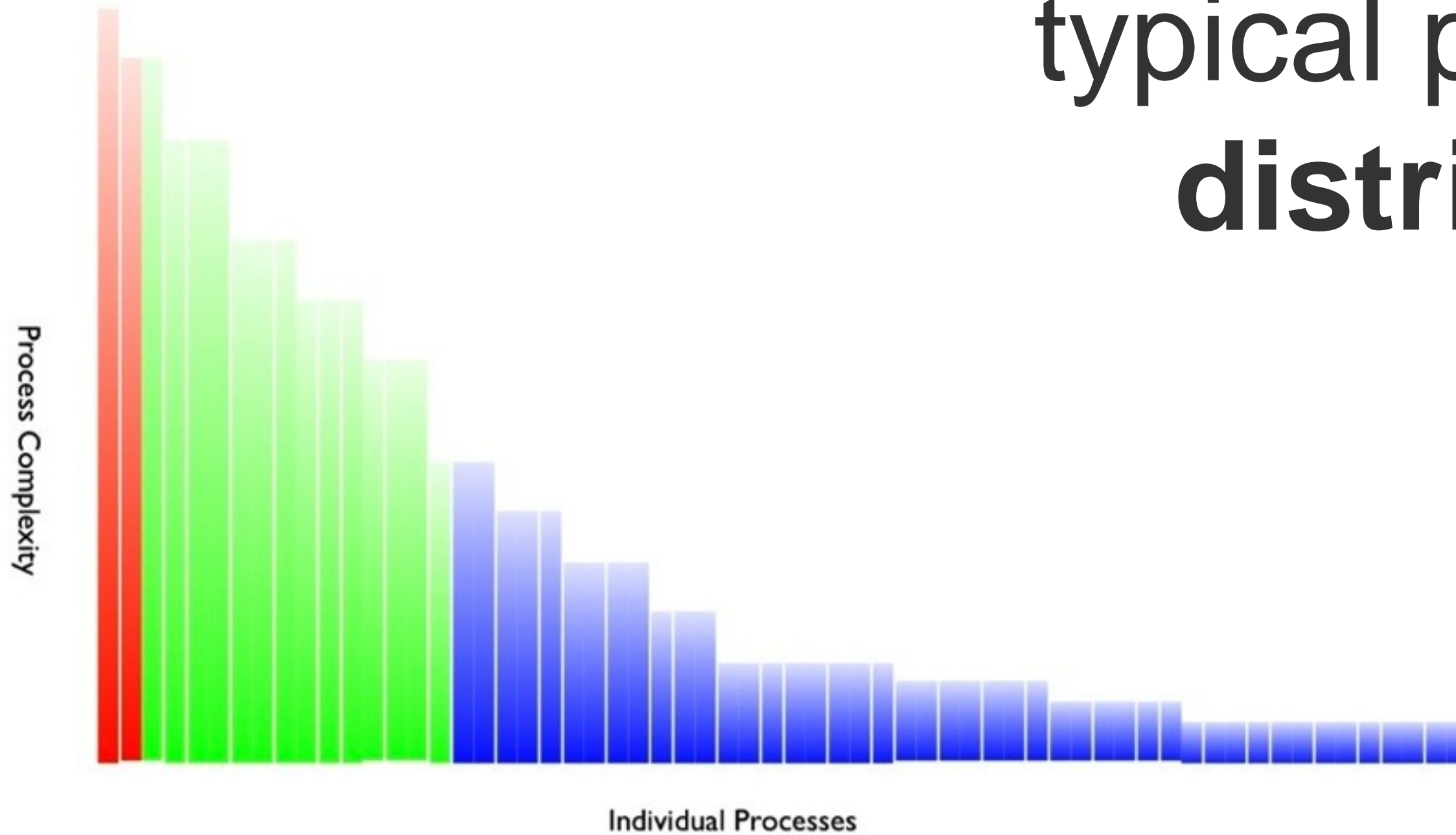
Everybody was happy with the BES Digital Program, as it was delivering perfect workflows...

...but it was not fast enough!

We're building 3 large workflows per year, and the pipeline was 250 by the end of 2008



typical process distribution



3 process frameworks



Integrated

Procedural

Generic

Growing level of Integration

3 process frameworks

Ownership



Integrated

Procedural

Generic

Growing level of Integration

3 process frameworks

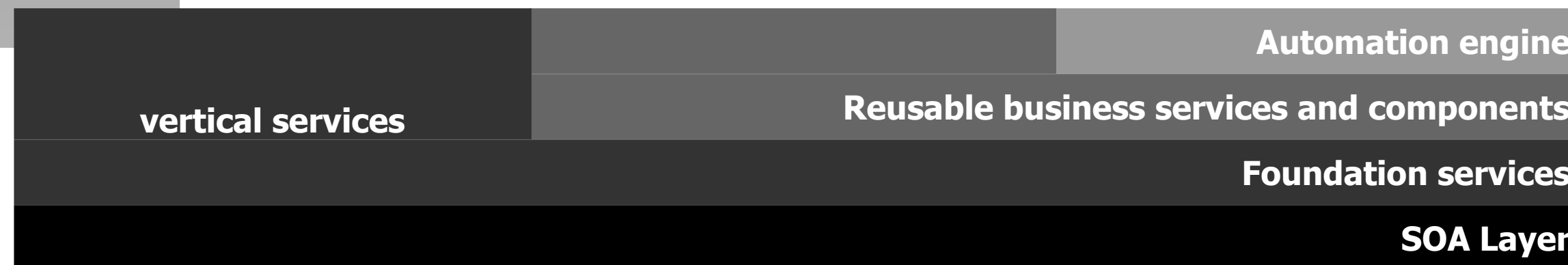
Integration



Integrated

Procedural

Generic



vertical services

Reusable business services and components

Automation engine

Foundation services

SOA Layer

3 process frameworks

Deployment rates

2 per year

10 per year

30 per quarter

Integrated

Procedural

Generic

Growing level of Integration

generics done here

Pedido

Anexos

Monitor

Pedido

Referência Workflow: **001809000000921** Data Início: **07-12-2009 14:44:04**
Tipo de Operação: **Demonstração** Estado: **Fechado**
Origem: **18900 - ESI-WORKFLOW DEVELOPERS** Nível Serviço Global: **Dentro dos limites**
Utilizador Origem: **P01078 - JOSE CARLOS BAPTISTA**

▶ [Suporte](#)

Caracterização do Cliente

Nome: **CLIENTE DEMONSTRAÇÃO**
NIF: **222224444**
Nº Conta:
Campo Texto: **Pedido de Demonstração**

Detalhe do Pedido

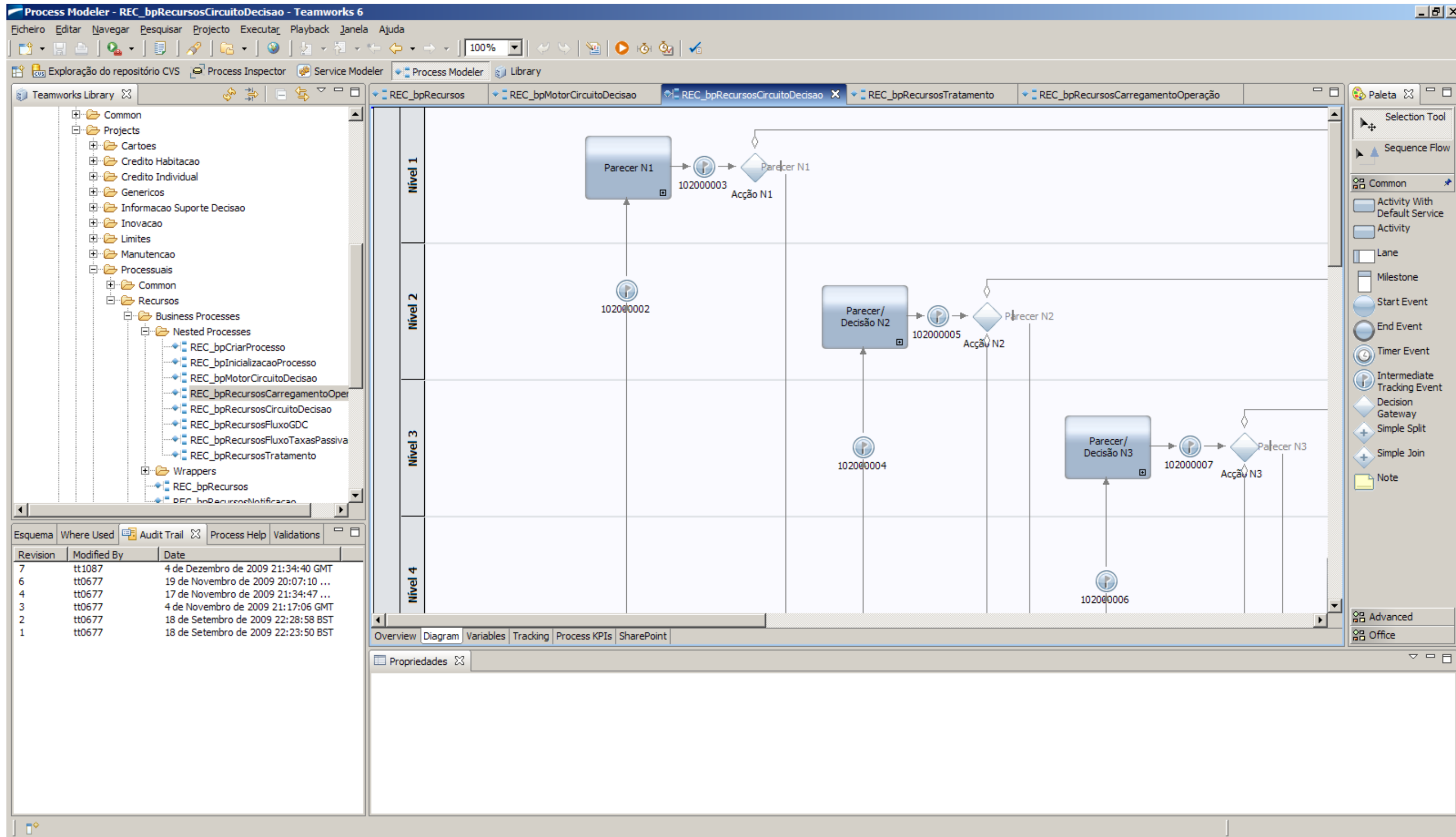
Descrição do Pedido:

Intervenções

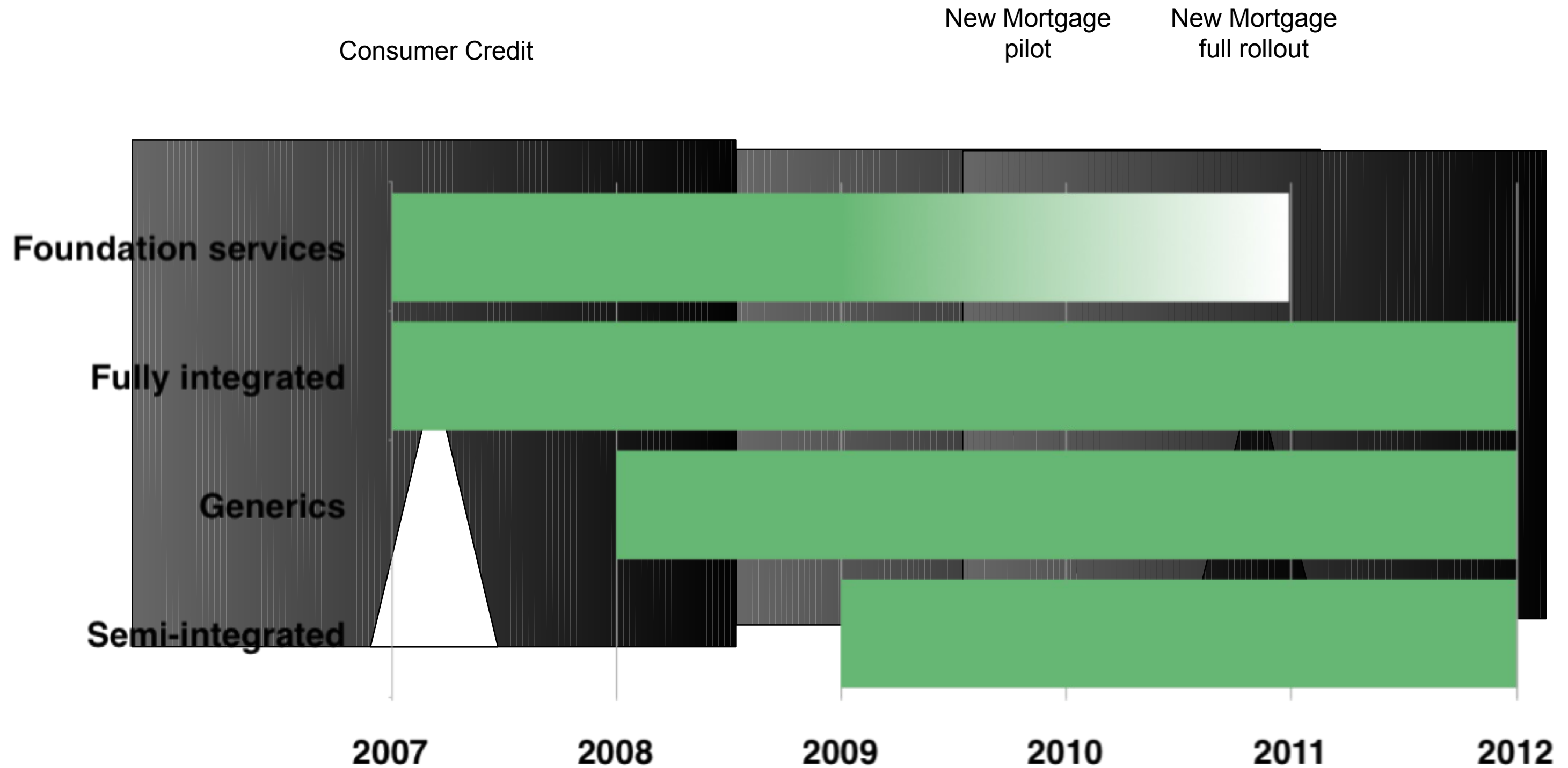
Utilizador	Estrutura	Data	Estado
FREDERICO AMARAL	DEO-SV FORMALIZACAO ...	07-12-2009 15:01:29	Em curso
Intervenção Intervenção Demonstração			
JOAO DA FONSECA	DEO-SV FORMALIZACAO ...	07-12-2009 15:06:13	Fechado
Intervenção Pedido Fechado			

Tomei Conhecimento

procedurals done here



BES Digital timeline





key takeaways

architect to reuse

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

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

campaign your way in

- **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
- Quick results
 - Scalable delivery
 - Sponsor buy-in
 - Fast adoption
 - Clear ROI

end.



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