




TeamBank AG utilizes ARIS for an efficient product, sales and production application

Banking on BPM – Strategy for Success

TeamBank AG

TeamBank AG was founded on January 23, 2007 as the successor to norisbank AG. With the product easyCredit, the company was the first bank in Germany to offer deferred payment credit over the internet with immediate online approval. TeamBank AG has positioned itself as installment credit specialist and targets price-driven, private customers. With system-based and mass market standard processes, TeamBank AG contributes to the market success of the mutual savings bank in the consumer credit business.

▶ www.easycredit.de

Initial situation

As a “virtual” services company, TeamBank wants to offer the easyCredit application seven days a week, 24 hours a day due to market requirements and ongoing change processes. Therefore the existing version of the easyCredit application had to be modernized and redesigned to ensure the software’s ability to accept mass volume.

Solution

- ▶ In-house system development based on ARIS
- ▶ Business process modeling
- ▶ Orientation as a “virtual” services company

Benefit

- ▶ Sustainable reduction of production costs
- ▶ Minimal initial and operational efforts
- ▶ Shortened processing time
- ▶ Increased economic functionality

ARIS Platform Solutions

- ▶ ARIS Server
- ▶ ARIS Toolset
- ▶ ARIS Easy Design
- ▶ ARIS Web Publisher
- ▶ ARIS Business Optimizer for system-based business process controlling


 ARIS
Platform

TeamBank AG, Germany’s leading service provider in the consumer credit business, has implemented system development in-sourcing for their core product, easyCredit. The resulting application for the sales channel partner banks in Germany is sales-oriented, flexible and capable of dealing with high contract volumes. One central working assumption was the development of this application based on the definition of all business processes from the end customer view, designed in ARIS.

“Complete business process management was slim, fast and scalable with ARIS: easyCredit now offers IT support, which increases business volume from constant investment.”

Gerhard Butz, Head of Business Process Management, TeamBank AG

Initial Situation

Within the cooperative financial transaction banking network, TeamBank AG acts as a specialist for the consumer credit business. Using system-based, standard processes capable of dealing with high contract volumes, the bank underlines the market success of cooperative banks in the consumer credit business with complete risk acceptance.

The company's core product easyCredit is a specialist product for the consumer credit segment and its application for the various sales channels and all supporting front and back office processes. The previous version was developed in 2000 by external technical partners, but no longer met volume requirements. This was clearly shown in a simulation of the application under consideration of ARIS business processes.

Further standardization of processes and a reduction in the vertical range of manufacturing promised to create new potential within the application. For this reason, easyCredit had to be redesigned to match current and future expectations. The necessary modernization would result from an insourcing of the system development and a company reorganization.

Solution

Project Assumptions

TeamBank had to reform its front and back office to become an industrial company capable of dealing with volume business for the easyCredit sales, production and risk management processes. With the formation of an IT development team, the first complete cycle of proprietary development began with the business and technical concept in accordance with TeamBank-specific IT assumptions, such as clear project organization, involvement of the entire company via consideration of requirements from individual departments and software development based on open source standard components. IDS Scheer consultants actively supported this entire process with their knowledge and expertise.

Module Orientation

The development was carried out based on business processes from a customer view designed in ARIS. During the analysis and concept period, the sales process and the easyCredit application were split up into approximately 50 business and technical modules. This consistent module orientation was the basis for clearly structured and comparable process alternatives and it also was followed through consistently in the process level diagram (from core to detail processes).

Results

All vital business processes were converted according to a tightly prioritized project plan, from partially manual and paper processes to automated, networked and adaptable process systems. Due to end-user involvement, the user-friendliness was raised and kept at a very high level.

The implementation of industrial manufacturing processes for a mass market succeeded through the consideration of the applicable industrial approaches: Design-to-cost, Lean Production, Benchmarking and Outsourcing. The easyCredit project was based on the concept of a service-oriented architecture (SOA). In conjunction with the modeling of business processes in ARIS, this component-oriented architecture has proven to be very sustainable across system boundaries. During the project, technical system and business process monitoring from the view of the end customer was implemented, as well as features such as error alert, automatic ticket creation, etc.

Use of the ARIS platform

TeamBank uses the ARIS Toolset from IDS Scheer for business process modeling. Key success factors included the use of ARIS Easy Design in the departments and ARIS Web Publisher for the easy communication of the company processes to employees. Since March 2006, ARIS Business Optimizer has supported system-based business process controlling.

Benefit

EasyCredit, on the basis of open source standard components, is a system for industrial oriented bulk business. TeamBank has set up a fully automated, expandable and open platform for the entire life cycle of a credit account. Compliance with the four central industrial optimization approaches has led to sustainable reductions of production and development costs. Service-oriented architectures and new support processes can be implemented with minimal effort and maintenance effort for existing processes has also been reduced. Being a virtual “industry” company, TeamBank is now able to offer users the easyCredit application 7 days a week, 24 hours a day (under consideration of market requirements and ongoing change processes). The quality of credit decisions, influenced by the improved data quality in sales, as well as the consequent implementation of market processes, was improved significantly. TeamBank was also able to shorten the gross processing time for “easyCredit partner banks” from 33 minutes in the previous application to 20 minutes in the new version.