



TeamBank AG on their way to an efficient product,  
sales and production application

## Consistent Implementation of Strategy Brings Success

### TeamBank AG

TeamBank AG was born on January 23rd, 2007 as successor of norisbank AG. With the product easyCredit the company has positioned itself as instalment credit specialist in the co-operative financial network and targets price-oriented private customers. With system based and mass market applicable standard processes TeamBank AG contributes to the market success of the mutual savings bank in the installment credit business and is the first German bank to offer a consumer credit with online-real time acceptance in the Internet

- ▶ [www.easycredit.de](http://www.easycredit.de)

### Initial situation

Being a virtual "industry" company, TeamBank has to offer the user the easyCredit application 7 days a week, 24 hours a day under consideration of market requirements and ongoing change processes. Therefore the existing version of the easyCredit application had to be modernised and redesigned to assure the mass volume of the software.

### Solution

- ▶ Inhouse system development according to ARIS
- ▶ Business process modelling
- ▶ Orientation of the organisation to become a "virtual" industrial company

### Benefit

- ▶ Sustainable reduction of production costs
- ▶ Low initial and operation efforts
- ▶ Reduction of gross processing-time
- ▶ Increased economic functionality

### Used solutions of ARIS platform

- ▶ ARIS Server
- ▶ ARIS Toolset
- ▶ ARIS Easy Design
- ▶ ARIS Web Publisher
- ▶ Since 03/2006 ARIS Business Optimizer for system-based business process controlling



TeamBank AG, the leading service provider in the German installment credit business, has implemented system development insourcing for their core product easyCredit to create an application for the sales channel partner banks in Germany which 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 view of the end customer, designed in ARIS.

*Slim, fast and scalable due to the complete business process management with ARIS: easyCredit offers a IT-support which allows implementation of increasing business volume with constant investment.*

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Team!Bank

IDS  
SCHEER  
Business Process Excellence

## Initial Situation

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

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

Further standardisation of processes and a reduction in the vertical range of manufacture promised to create new potential within the application. For this reason, easyCredit had to be redesigned to match current and future expectations. The necessary modernisation should result from an insourcing of the system development and a reorganisation of the company.

## Solution

### Project Assumptions

TeamBank had to reform itself in the front office as well as in the 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 organisation, involvement of the entire organisation under consideration of requirements from individual departments and software development based on open source standard components. IDS Scheer consultants actively supported this whole process with their know how.

### 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 application easyCredit were split up into approx. 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 process to detail process).

## Results

All business processes vital for easyCredit were transformed according to a tight project plan corresponding with priorities, from partial manually and paper processes to the point of automated networked and nonetheless adaptable process systems. Because of the permanent involvement of end users 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“. In the easyCredit project, the idea of a service-oriented architecture (SOA) was followed. In conjunction with the modelling of business processes in ARIS, this component oriented architecture has proved itself 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 ARIS platform

TeamBank uses ARIS toolset from IDS Scheer for business process modelling. Especially ARIS Easy Design with its primary use in the departments and ARIS Web Publisher for the simple communication of the company processes to employees were key factors for the project success. Since March 2006 ARIS Business Optimizer supports 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. The compliance with the four central industrial optimisation approaches has led to sustainable reductions of production and development costs. Service-oriented architectures and new support processes can be implemented with increasingly reduced effort and maintenance effort for existing processes is also very low.

Being a virtual "industry" company, TeamBank is now able to offer the user 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 the market processes, was improved significantly. One additional success factor was the shortening of the gross processing time for "easyCredit partner banks" from 33 minutes in the previous application to 20 minutes in the new version.