



#### CAIXA GERAL DE DEPÓSITOS

Portugal's largest bank and the market leader in several domestic banking sectors.

**Industry:** Financial Services  
**Geography:** Portugal

#### Deployment Summary

- TIBCO'S business integration solution enables consolidated real-time view of customer information for more than 1,000 branches of 7 CGD Group companies.
- Consolidated data improves the use of Siebel® customer relationship management (CRM) application.
- CGD Group is among the first in the world to use TIBCO software to integrate systems running the IBM® OS/390® operating system.
- Ease of use and reusability of TIBCO components leads to the integration of additional systems.

#### Benefits

- CGD Group employees can access consolidated records of more than 4.7 million customers in real time, expanding the bank's customer service capabilities and improving its competitiveness.
- TIBCO's solution reduces complexity of existing architecture and enables the use of legacy applications.
- Easy TIBCO integrations require minimal configuration and no coding, enabling fast deployment.



"We chose TIBCO's business integration solution because it provides the best solution in terms of performance, technical capabilities, and ease of use."

**Antonio Faia, EAI Project Manager, CGD Group**

## Portugal's Largest Bank Enhances Customer Management with TIBCO

The national savings bank Caixa Geral de Depósitos (CGD Group) is the largest bank – and one of the most important financial institutions – in the country of Portugal. CGD Group, which serves as a depository for Portuguese employee retirement funds, comprises more than 25 companies including commercial banks, investment companies, asset management companies, and insurance companies. The leading position of CGD Group in the Portuguese financial area has been clearly demonstrated for several years by successive net profit of about \$500 million.

Providing excellent customer service can be a challenging task for a large institution such as CGD Group, whose complex architecture and variety of applications and legacy systems often made data sharing difficult. To improve customer management, CGD Group decided to implement a best-of-breed Siebel CRM application. The first phase of this undertaking – and a fundamental condition for its success – was enabling different departments and companies within CGD Group to share customer data in real time.

#### CGD Group Banks on TIBCO Performance and Ease of Use

CGD Group wanted to implement a consolidated real-time view of customer data in a flexible manner that could adapt easily to constant changes in CGD Group's architecture. Performance and ease of use were primary criteria. The bank also aimed to lower costs by reducing the complexity of its existing architecture, utilizing existing applications, and having the flexibility to add any new application it chooses in the future.

CGD Group ruled out point-to-point connectivity to address its requirements. Such an approach would have necessitated costly, time-consuming coding without ensuring the high performance that the bank required. CGD Group turned its attention to third-party business integration solutions. After evaluating several vendors, CGD Group selected TIBCO and chose Deloitte Consulting to implement the TIBCO business integration solution.

"We chose TIBCO because it provided the best solution in terms of performance, technical capabilities, and ease of use," says Antonio Faia, enterprise application integration (EAI) project manager at CGD Group.

Nuno Carvalho, project manager at Deloitte Consulting, adds, "Deloitte Consulting understands CGD Group's business and the issues it wants to address with this project. TIBCO has the best technology to solve those issues. With TIBCO software and Deloitte support, we were able to get the job done as planned and make our customer very happy."

#### **Flexible TIBCO Solution Branches Out to Support Business Needs**

Today, TIBCO's solution is used to gather information that originates in more than 1,000 branches of 7 CGD Group companies and supports the exchange of 1 million messages per day. Using TIBCO's robust business integration solution, CGD integrated 200 million records – representing 4.7 million customers. Updates between origin systems and destiny databases take place in less than 1 second, enabling CGD Group employees to access data in real time.

CGD Group has successfully completed the second phase of its CRM project – integrating consolidated customer information with the Siebel CRM system. The bank has also used TIBCO to integrate core systems running on the IBM OS/390 operating system – one of the first such TIBCO technology implementations in the world.

"TIBCO allows us to decrease integration time," says Paulo Vitorino, team leader of the EAI project at CGD Group. "Unlike other integration methods, we don't need to rewrite code in the applications that we want to integrate. Using TIBCO, we just change the configuration in one tool and connect it to the information bus. Another advantage is that applications are autonomous: When engineers are working on the interface of one application, other applications can keep running and share data without any disruption."

CGD Group continually identifies more applications that it can add to the TIBCO-powered real-time infrastructure to help meet strategic business goals.

#### **CGD Saves Time and Money Using TIBCO Integration**

Deployment time has decreased with each subsequent TIBCO integration due to the modular nature of TIBCO's business integration solution, which enables engineers to reuse already completed work for future projects. Examples of reusable components include business object definitions, TIBCO adapters, methodology for business and technical analysis, and performance benchmarking tests.

"Using TIBCO, we have integrated both third-party and mainframe legacy applications in a very short time and, in doing so, we added real value to the business itself."

**Paulo Vitorino, EAI Project Team Leader, CGD Group**

"We save both time and money by reusing components that have already been tested in our production environment," Vitorino says. "Using TIBCO, we have integrated both third-party and mainframe legacy applications in a very short time and, in doing so, we added real value to the business itself."

Now that it has a 360-degree view of customers, a best-of-breed CRM application, and a real-time infrastructure, CGD Group can provide superior customer service. It also is able to customize its offerings based on customer needs and to better cross sell and up sell to its large customer base across the g



**TIBCO Software Inc.** (NASDAQ: TIBX) is a provider of infrastructure software for companies to use on-premise or as part of cloud computing environments. Whether it's optimizing claims, processing trades, cross-selling products based on real-time customer behavior, or averting a crisis before it happens, TIBCO provides companies the two-second advantage™ – the ability to capture the right information at the right time and act on it preemptively for a competitive advantage. More than 4,000 customers worldwide rely on TIBCO to manage information, decisions, processes and applications in real time. Learn more at [www.tibco.com](http://www.tibco.com)

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