



ABN AMRO

A global banking institution that provides corporate and investment banking, retail banking, and asset management services.

Industry: Financial Services
Geography: Global

Deployment Summary

- TIBCO's BPM suite centralizes and automates all critical back-office functions in fulfillment centers.
- TIBCO's BPM suite enables ABN AMRO to build standard business processes and improve the quality of process execution.

Benefits

- The centralization and automation of key back-office business processes has fulfilled a core goal of the company-wide No Detours program.
- Deploying TIBCO's BPM suite has enabled ABN AMRO to execute all business processes at a higher standard.
- ABN AMRO has achieved cost savings equivalent to paying for 100 full-time employees.
- The time taken to complete the Telegiro business process has fallen by 33 percent and the process of changing a customer's address has been shortened by approximately 25 percent.



"The implementation of TIBCO BPM software has enabled ABN AMRO to save the equivalent of 100 additional full-time employees. The quality of our business processes is now much higher because we are able to monitor them and can check that we are meeting our all-important service level agreements (SLAs)."

Stefan van Alen, Portfolio Manager, ABN AMRO

TIBCO Improves Client Satisfaction at ABN AMRO

Netherlands-based ABN AMRO is a leading global banking institution with total assets of €601 billion. Founded in 1824, it has over 3,000 branches in more than 60 countries and territories, and has a staff of more than 100,000 full-time equivalents worldwide.

Competing More Effectively

ABN AMRO operates through three strategic business units, each of which is responsible for managing a distinct client segment. The Wholesale Clients unit provides integrated corporate and investment banking services to corporate, institutional, and public sector clients worldwide. The Consumer & Commercial Clients (C&CC) unit focuses on retail and small and medium enterprise (SME) clients in the Netherlands, the U.S. Midwest, and Brazil, as well as a number of selected growth markets. The Private Clients & Asset Management unit provides private banking services to wealthy clients and investment products to financial intermediaries and institutional clients.

Three years ago, ABN AMRO began a program called No Detours, which was aimed at improving the services it offers to customers and streamlining its backend banking operations. This streamlining involved consolidating branch offices and centralizing back-office operations while creating specialized branch offices covering specific areas – such as mortgages and

lending. The aim was to enable ABN AMRO to compete more effectively against banks that have much lower overheads, such as internet banks.

Under the No Detours program, ABN AMRO C&CC in the Netherlands created six fulfillment centers to manage all the back-office work from its network of branch offices. These currently serve about 450 end users and execute around 9,000 cases daily.

The fulfillment centers represent a new style of working for ABN AMRO. Previously, each branch office would manage several of its back-office activities in-house. This was a cumbersome process because most tasks were handled manually. A few processes, such as account opening, were automated, but many of the custom applications used required manual intervention. As well as being time-consuming, managing the processes manually prevented the bank from improving its service levels because it was unable to monitor or integrate its back-end operations.

Defining Project Requirements

To centralize its back-office operations, the bank had to implement a solution capable of seamless integration with legacy systems and phased migration to new process-driven applications. ABN AMRO began the search for a partner that could meet its criteria.

The five business processes ABN AMRO wanted to automate were:

- Change of address, a simple process complicated by data security issues
- Debtor monitoring, which the bank wanted to standardize to ensure that every customer was treated equally
- Telegiro, which provides customers with express money transfer via the telephone, and therefore requires a fast and reliable system
- Imaging, which involves scanning and routing of scans
- Administration, such as opening and closing accounts, brokerage contracts, and dealing with return-to-sender mail

Selecting TIBCO BPM Software

After assessing the business process management (BPM) vendor marketplace, ABN AMRO invited several companies to tender for the project. After the tender and evaluation process was completed, ABN AMRO selected TIBCO as its top choice. TIBCO began a pilot rollout for TIBCO's BPM suite. It was vital that the project succeed because it formed a key part of the bank's No Detours initiative. The implementation required integration between TIBCO's BPM suite and several legacy applications including Doc1 (used for output management), the bank's security system, and specialist scanning software from Siemens.

Enabling Savings and Client Satisfaction

As a result of implementing TIBCO's BPM suite, Van Alen believes the implementation has brought enormous benefits to the bank. Above all, ABN AMRO has achieved its business case. Now, a variety of

business processes in the back-end operations of its branch offices have been automated and centralized across six fulfillment centers.

The process of debtor monitoring has, where possible, been automated; for example, ABN AMRO employees no longer have to log when they need to contact debtors. Instead, a letter is automatically generated within the required time frame. The bank has visibility of each business process at all times and can check whether the required procedures have been carried out within the correct time period.

As a result of implementing TIBCO's BPM suite, ABN AMRO has saved the equivalent of employing an additional 100 full-time employees. Managing the process of debtor monitoring now costs about 50 percent less than it originally did.

ABN AMRO has also achieved some substantial time savings. For example, by automating the Telegiro business process, the bank has saved 33 percent on the time taken to complete the transaction. Similarly, the length of time required to process a customer's change of address has been reduced by between 20 and 25 percent.

Optimizing Processes Through Automation

Automating the bank's back-end operations has also brought uniformity across the organization and ABN AMRO is now able to execute business processes to a higher standard. The bank is able to see where errors might be occurring and can measure its progress in meeting SLAs. "This is very

The bank now has visibility of each business process at all times and can check whether the required procedures have been carried out within the correct time period.

important because client satisfaction at ABN AMRO is paramount," van Alen says.

Fulfillment centers can now deal with a greater workload. The six centers now manage more than 9,000 case starts a day, monitor more than 60,000 debtors, and enable some cases to go live in just 15 minutes. The No Detours project is now complete with the help of TIBCO's BPM technology, and ABN AMRO has a BPM solution blueprint that it can use throughout the organization.



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

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