

ABN AMRO Builds a Future-proof Bank with Hyperautomation



€11.1M

in cost avoidance, e.g.
hiring temporary staff
to do manual work

Challenge

One of the Netherlands' largest financial institutions in business for more than 400 years, ABN AMRO has the goal of becoming a personal bank in the digital age. To meet changing customer expectations and remain successful in a competitive banking environment, it wanted its customers to have a seamless omnichannel banking experience, wherever they were and on whatever device.

According to Erik Beverlo, director of process automation at ABN AMRO, "We want to be a personal bank in the digital age. And one of the key components of this is that we want our end-to-end processes to be 90% digital by the end of 2025. And that's quite a challenge."

After building and maintaining legacy infrastructure over several decades, ABN AMRO had many systems and applications to modernize and scale toward the digital future. Years of evolving business operations and growth, as well as mergers that fragmented processes and communication, made systems highly costly to maintain and evolve. Additionally, not all systems were integrated, causing ineffective ways of working for employees. Without enterprise oversight on automation, its departments operated in silos using different technologies and processes.

The bank turned to an intelligent automation solution from TIBCO to fuel the Hyperautomation strategy that will meet its new digital needs.

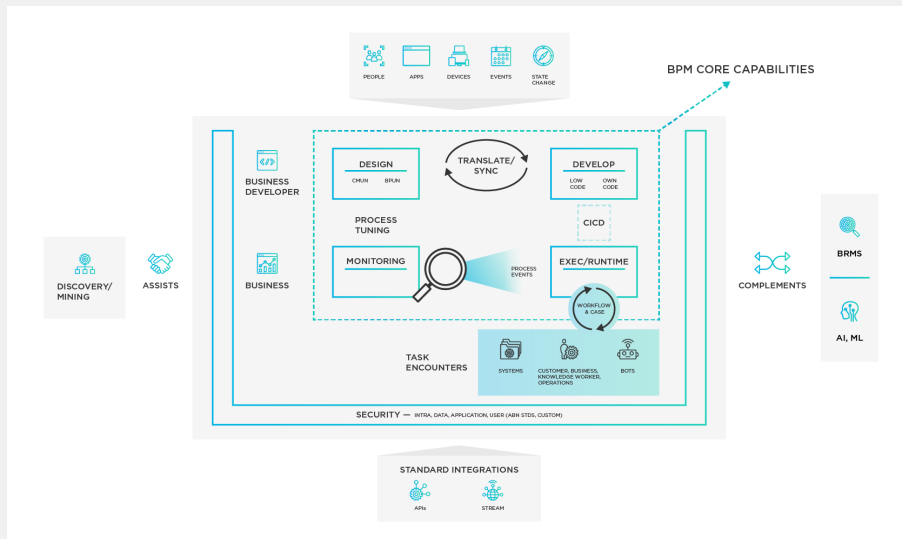
Hyperautomation¹ is a business-driven, disciplined approach that organizations use to rapidly identify, vet and automate as many business and IT processes as possible. Hyperautomation involves the orchestrated use of multiple technologies, tools or platforms, including:

- Artificial intelligence (AI)
- Machine learning
- Event-driven software architecture
- Robotic process automation (RPA)
- Business process management (BPM) and intelligent business process management suites (iBPMS)
- Integration platform as a service (iPaaS)
- Low-code/no-code tools
- Packaged software
- Other types of decision, process and task automation tools

Increasing Efficiency for the Digital Future

Business process management is at the heart of ABN AMRO's digital strategy. Leveraging the strength of its technical and business teams, the bank is building a robust system based on TIBCO BPM Enterprise and TIBCO BusinessWorks software, migrating from on-premise deployments to Microsoft Azure. These two TIBCO products will help ABN AMRO tap into the cloud advantage, such as improved scaling, by taking advantage of containerization, and also streamlined DevOps, which gives teams flexibility in application deployment. The new architecture gives more autonomy to do everything in one environment without affecting other teams in their ecosystem.

According to Benjamin Blaauw, head of development automation at ABN AMRO, "TIBCO BPM Enterprise and BusinessWorks Container Edition not only is giving us the ability to move our complete stack towards the Microsoft Azure cloud, but also a chance to standardize even more in the way we offer TIBCO towards business IT teams." With this Azure-first approach, engineers can quickly and easily orchestrate automated workflows across people, bots, and systems.



¹ <https://www.gartner.com/en/information-technology/glossary/hyperautomation>

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head of development
automation

With a foundational ecosystem in place, the bank is standardizing processes and designs on both the IT and the business process side. Instead of having 40 development teams connected to each line of business, ABN AMRO created a clear organization structure that centralized the management of Hyperautomation, aimed to eliminate shadow IT or duplicated efforts. The bank is working toward building a golden source of business process standardization for enterprise-wide Product Portfolio Management (PPM) governance.

Beverlo explains, “Next to setting up a new Hyperautomation department, we have put in place 5 digital hubs in the business lines that are led by senior managers in the business. They set the priorities based on business value and provide subject matter experts that participate in the Fusion teams led by the Hyperautomation department. We see promising results here because we are not only building in line with the future state architecture, we can also re-use capabilities across business lines. And at the same time, we are adhering to the standards that the business line actually wants.”

TIBCO is at the center of ABN AMRO’s intelligent automation strategy. The middle layer of the platform, the core BPM capabilities, is where business IT teams can come to design automated workflows for different use cases. When a platform trigger comes in such as an email, form, or direct contact, the corresponding process immediately starts—either automated or manual.

Intelligent Automation Capabilities

Implementing a Hyperautomation ecosystem is a complex task as there is no single workflow. Instead, it combines many capabilities, including intelligent document processing and automated business process discovery. ABN AMRO combined several capabilities to power its Hyperautomation strategy:

Workflow/Case Management: Translates offline processes into digital workflows

Task Automation: Automates repetitive and predictable tasks

Low-code Applications: Enables automation with minimal coding for non-technical business users and enables citizen development, going from an idea to a deployed application

Predictive and Guided Decision Making: Provides users with recommended actions or products, and analyzes multiple data inputs to ensure the best outcomes for customers

API Development and Strategy: Connects the bank with systems through centralized points

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Overcoming Financial Services Industry Challenges

Hyperautomation strategies augment the human workforce. ABN AMRO uses TIBCO Intelligent Automation capabilities to eliminate key challenges faced by financial service providers such as reducing financial crime, manual processing and improving the customer experience.

Detect Financial Crime and Risk

Financial regulations and policies are growing stricter as the global market becomes more digital and connected. By centralizing financial crime detection, ABN AMRO removes the inconsistencies from individual line-of-business tracking for more robust compliance. Each department, instead of having its own policies, now is under one umbrella for governance.

Beverlo states, “We are currently assisting our colleagues working in detecting financial crime to optimize and digitalize their workflows by using Hyperautomation. By connecting the process and integrating it to our corporate website and document capabilities we enable clients to upload documents and orchestrate the process via multiple systems, freeing up a lot of manual efforts.”

Digitalize Physical Processes

ABN AMRO went from physically processing manual payments to digitally processing them, creating end-to-end digitalization for customers in Germany (a country that still relies heavily on cash and manual payments). Previously the bank had to manually transfer payment instructions in envelopes and vans to different branches, creating a wait time of up to 48 hours with lots of paperwork and waiting. With digital processes, it takes only seconds to finalize paperwork for manual payment processing.

Orchestrate Operational Track and Trace

Track and trace can streamline customer service requests like status updates on mortgages or transfers. For the bank, about a quarter of all customer service calls are related to status updates, so it wanted to automate and streamline customer communication. This means connecting hundreds of systems to gain an accurate view of client statuses and exposing them to the bank's CRM system and mobile banking app. The bank aims to have this ready for clients and colleagues within the next six months.

Better Together, with TIBCO

According to Blaauw, “TIBCO is really focused together with us to deliver value out of the products and business challenges we have.”

ABN AMRO’s teams worked together to digitize and automate a large number of end-to-end processes over recent years. Banking transactions are now swifter and smoother. Customers receive credit cards in a couple of days, a process that used to take weeks; and they can bank from their mobile device, anytime, anywhere.

Business and IT now speak the same domain language. Modeling a process is standardized with no surprises in production. When processes run smoothly, teams have more time to focus on their expertise. Beverlo states, “Moving away from business line specific automation and to more bank wide process orchestration enables innovative projects to become easier.”

In addition to increased innovation, teams are more productive and clearer about their roles: “Centralizing process automation gave my teams way more focus and clarity on what we are doing and for whom. This really helps get productivity up. But also to have the focus on what we are contributing to day in, day out,” said Blaauw.

With greater demands for more automation and orchestrated processes, ABN AMRO is looking to involve non-IT professionals to continue digitalization. Blaauw says, “We are now investigating citizen development as a potential next step, where we see an enormous demand for automating and digitizing everything.”

With TIBCO integration and automation solutions deployed on Microsoft Azure, ABN AMRO automated its operational end-to-end processes to bank better for generations to come. Blaauw concludes, “We, as a bank, are extremely pleased with using TIBCO in this important part of our process automation journey, especially with new product suites that move us toward the cloud.”

What can TIBCO make possible for you? Talk to an expert today at tibco.com/contact-us/sales



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 28Oct2022