



Societe Generale's IT Teams Accelerate the Digital Transformation of French Retail Banking

"With the Harmonie project, we have become more agile in designing and deploying front-to-back processes within the tight deadlines imposed by digital transformation of retail banking in France."

—Jean-Luc Martin, Director of the Shared Solutions Center

Digital transformation requires agility, especially in the design and deployment of processes, which is at the heart of Harmonie, a new orchestration and process management solution developed within the Information Systems Department of the Group's French networks.

CHALLENGE

"Put the customer back into the heart of the business," says how Jean-Luc Martin, Shared Solutions Center's director of Societe Generale's French networks Information Systems Department summarizes the bank's Harmonie project. "Refocusing on the customer is what makes our digital transformation meaningful. It also guides us in our quest for innovative solutions and accelerates the transformation." And it is to accelerate this transformation and hold the course that the IT department launched in late 2015 a project of orchestration and process control, which went into production in early 2017.

With this new technological base, Societe Generale intends to manage the processes differently. "Before, we were very focused on the efficiency of the back office. Now we're going beyond a back-to-front mentality and thinking about processes front-to-back, and gaining more control. It's a strong project goal, but it's not the only one.

SOCIETE GENERALE

Societe Generale is one of Europe's leading financial services groups. Its French Retail Bank branch offers a wide range of products and services suited to the needs of a diversified base of individual and professional customers, businesses, non-profit associations, and local authorities. Societe Generale uses a multi-channel distribution system, which includes nearly 2,900 branches.

FAST FACTS

Brands: Societe Generale, Cr dit du Nord, Boursorama Banque
Team: nearly 33,200 professionals

“To fully understand the solution, you have to think about it as a technological base that can be invoked in many ways to meet a variety of needs, including great agility for design and process execution. Not forgetting that this base must meet high performance and availability requirements, the ultimate goal is to host 200 processes and enable 6,000 simultaneous connections. In practice, there will be 30,000 front- and back-office employees that will be using the solution, or the processes that run on it, to ultimately better serve Societe Generale French Retail Banking’s customers.”

SOLUTION

The scale of the project and its industrial character led Societe Generale to trust TIBCO Software. “We already have a common history, and we know the very good technological fundamentals of the integration platform TIBCO BusinessWorks™,” says Mr. Martin. “In addition, as our ambition was to meet a wide variety of uses, we were looking for a platform that was sufficiently flexible and equipped to cover this variety of needs, which is perfectly in line with TIBCO Software’s solutions.”

Should the implementation of this technological foundation be considered as a business process management (BPM) or case management project? “Both,” says Mr. Martin. “We manage files with processes that are very deterministic and sometimes with those that are less deterministic. In one case, we are more in BPM, in the other, case management. In practice, the TIBCO ActiveMatrix™ BPM platform supports both types of processes.”

The other characteristic of the project is the agile spirit that permeates both its design and exploitation. “From the start, we designed the project in agile mode. When designing, we immediately integrated retail banking teams in France who, over the course of the iterations, helped to build the solution. More globally, the IT department has positioned itself as a publisher-integrator who, once the technical base is defined, must make it possible to multiply the uses as quickly as possible. We therefore opted for an architecture that allows us to consume services from a wide range of modalities: screens, APIs, and others.” The Shared Solutions Center has also developed a DevOps approach that has allowed automation to be pushed far and wide. As a result, time-to-market reduces from design to process deployment.

BENEFITS

The project schedule alone demonstrates this agile approach. Officially launched at the end of 2015, a first batch went into production in February 2017. “Given the scale of the project, we can say that it was achieved within very tight deadlines,” says Mr. Martin. A third version of the base is planned for the end of 2018.

“Today, we differentiate well the evolution of the base from the implementation of the processes. The challenge now is to guarantee our ability to integrate an increasing volume of processes. For a year, we have been able to do it without any interruption of service. We must therefore continue to guarantee this high availability while cultivating the agile spirit of this technological base. It is this agility that allows us to perform well in the design and deployment of new processes and to contribute fully to the digital transformation of our French Retail Banking branch.”



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