



## Citibank Asia Invests in Transformation

### Strategy, agility, innovation, flexibility, fast results

“It used to take six months to deploy new processes. We now do four major releases a year, and one monthly minor release, and have the capability to do a production cut over to more than 10 countries across Asia in a single weekend—24,000 man days of code gets deployed without issues.”

—Himanshu (HeMan) Shrivastava, Director of Applications

#### DETAIL

## 10 TO 12

Minutes to get credit card preapproval

#### CHALLENGE

“The financial industry is going through big changes,” says Director of Applications Himanshu (HeMan) Shrivastava. “There are more mobile phones than people now, so we have to reach out to customers through these devices to stay in the market. Last year our CEO announced the new strategy. We have to transform ourselves, change to a new way of working, bring agility, cost reduction, and a focus on quality. We have to build simple systems for a remarkable customer experience. If we don’t do this, we will lose to our competitors.”

#### SOLUTION

“Our relationship with TIBCO started in 2007 when we began working on the events platform. We were doing a large program within consumer banking, which was about standardizing the retail banking system across the globe. TIBCO ActiveMatrix BusinessWorks™ and TIBCO Enterprise Message Service™ were the key enablers, and we started working with the TIBCO Professional Services Group, which continues to be a great partnership.

“When we started, we didn’t even know how to use the products correctly. Professional services guided us. In fact, one of our key challenges was defining services and the service management lifecycle, which is a functional concept, not a technical implementation. Since then they have been supporting various implementations. They helped us start with TIBCO ActiveMatrix® BPM using the right tools, TIBCO Business Studio™. Whenever we need an expert opinion, we rely on them.”

## DETAIL

**2 DAYS**

Credit card delivery, down from 1 to 2 weeks

## CITIBANK

Citi provides consumers, corporations, governments, and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, transaction services, and wealth management.

## FAST FACTS

**2015 Citibank (Consumer Banking) Asia revenue:** US\$7,091 millions  
**Contribution to total Citibank (Consumer banking) revenue:** 21%

## BENEFITS

## STRATEGY

“We are focusing on three pillars: cloud, APIs, and microservices. We feel microservices will give us agility, with each business domain concisely defined in one viable product, and then we can focus on each one individually and get that speed. In the last five years, we have standardized our middleware, which is the integration layer, and TIBCO BPM, to expose our credit initiation and service processes. Next we will move into cloud-ready integration platforms.

## AGILITY AND INNOVATION

“We currently have quarterly releases, but the business and this new strategy demand that we become much faster: monthly, then weekly releases. To do that, we have to adopt new technologies, move to the cloud, and find a new way of working where the business and IT are sitting together.

“Events are pretty important. Billions of mobiles are generating them, and we need to use them to generate offers to customers. We need a platform that can take millions of transactions, evaluate and run rules on them, and then come out with offers for the customer. We are investing in smart, location-based offers to our customers, identifying their location and then reaching out to them at the right time. We are working on an event cloud solution and how to use that effectively.

## FLEXIBILITY

“This is a strategic partnership where we are relying on the key products that TIBCO provides to solve our problems. With TIBCO BusinessWorks, we implemented a solution in Asia, and that same solution can be encapsulated and implemented in the US or Mexico. And then using ActiveMatrix BPM to create and standardize processes gives us the flexibility to vary some things across markets, but keep the standardization, as well. Those are the key enablers.

## FAST RESULTS

“Recently, we had a critical business initiative to enable straight-through processing for credit card applications. We looked at our assets in TIBCO to see what we could reuse because the business was looking at a quick turnaround time. We saw we could take our BusinessWorks and BPM assets and combine them, and we were able to deliver this much faster. Customers used to get a card in one to two weeks. Now card preapproval takes 10 to 12 minutes and the card can be delivered to door steps within 2 days.

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## FUTURE

“Now the business is thinking differently about how we use the platform and events for new business cases and new revenue-generating models. The key goal, radical digitization, means that we provide all retail banking services on mobile. That’s first. Second is the cost of servicing the customer through the new platform has to reduce. And third is the cost of infrastructure and time to market. It still takes a couple of months to deploy new ideas, but that’s too slow. We want it to be days.”



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