MULTICHANNEL SOLUTION FOR FINDOMESTIC: BPM AND SOA ARCHITECTURES

Blue Reply introduced a thorough evolution of the existing information systems within Findomestic, by developing a multi-channel architectural solution, based on the SOA model, which gives the business process a central role.
The result was the development of a BPM technological model able to provide the necessary tools for the slim, flexible and performing management of the organization processes and activities.

SCENARIO

Findomestic, leader in the consumer credit sector in Italy, operates on the market by offering a wide range of products for the Retail world, ranging from Personal and Special Purpose Loans, to Credit Cards. Within this business context, multi-channel solutions represented, over the time, a great opportunity to attain multiple results: improved customer relationship, cost curbing, acquisition of new clients and retention of existing ones.

Nowadays, the multitude of channels available offer new relationship opportunities between the Client and Findomestic; it is possible to deal with the Client on more than one access channels, by using different communication means, allowing the Client to shift, with no restrictions, from one channel to the other. Therefore, we no longer talk about a multichannel service, but rather about inter-channel or multi-level accessibility.

It is clear that, within such a scenario, the business process, whenever possible, plays an even more important role. In the financial services sector, banks above all, nowadays a process rarely starts and finishes on one single channel.
The process represents the linking element between different communication and interaction channels between the bank and the client, thus acquiring a key role during the system development.

Therefore, the BPM doctrine has to apply to an "inter-channel" process whereby services and products have to be offered both through traditional channels as well as through more innovative channels, though maintaining at the same time one sole vision and control over the Client's activities.

SOLUTION

In order to satisfy Findomestic needs, we imagined an evolutive vision of Information systems, which would put the very same business process they support at the heart of applications.

Therefore, the solution was integrated with the tools necessary for the process management during its whole life-cycle, (i.e. defining, performing and monitoring tools).

In particular, the technological solution was planned based on the following principles:

- Creating and promoting a service-oriented architecture (SOA) enabling its re-use on all channels and applications so requiring.
- Managing the process during its whole life-cycle:
  - Process Design: By designing processes on productivity common tools, reducing the gap between Business and the IT organization
  - Process Execution: By integrating a BPM engine, able to execute processes by orchestrating calls to defined services
  - Process Control: By using a BAM solution to monitor and control process execution in real time.
- Thinking of an "Integration Oriented" Solution, enabling a process to develop with no limits on different systems and platforms.
- Finding a solution that maximizes the reuse of components which are common to different channels, not only for services and processes, but also for the Presentation application logics.

The IBM Process Server, the tool able to orchestrate calls to services as defined in the BPEL format process, was put at the core of the architecture and plays the role of a BPM engine for processes orchestration and that of an integration tool with the internal and external systems through its ESB (Enterprise Service Bus).

The service (which, once duly assembled, allows process execution) catalogue, was defined by reusing and integrating the already existing Findomestic technology assets, developed on different technologies (EJB, C++, Web Services etc.). To date, the service catalogue is made up of 86 services, delivered and developed on platforms and technologies which greatly differ from one another.

The IBM Business Monitor - the tool integrated within the Process Server and able to provide summary and detailed information on process execution in real time – was used for Business Activity Monitoring (BAM).

THE CLIENT WEB CHANNEL PROJECT

The model and the technological solution were used as a first application, during the planning and development of functions available to end-clients on the web site www.findomestic.it.

Today, the application provides End-clients with a series of functions and processes including, above all:

- Website registration.
- Loan simulation and quotation management.
- Loan approval process tracking.
- Credit Card operations (opening, blocking, expenditure ceiling increase,..).
- Clients operations in self service modality (account balance, personal data change, payment modality change, instalment change, etc..).

This meant defining and implementing about 35 business processes between long-running processes (with a longer duration in time) and short-running processes (with a shorter duration).

REPLY VALUE

The first important result achieved was that of bringing IT closer to Business, offering one sole process definition common to both interlocutors. This means having a clear vision of what the system has to do and of how to evolve it, ensuring the adequate agility and flexibility required by BPM.

Moreover, since the first use of the platform, a number of advantages brought about following the overcoming of the present technological barriers and the rationalization of Information systems according to the SOA service model became clear.

The case file assessment business process is now orchestrated in a transparent way on two different technology platforms: distributed systems and Host; this allows to reduce the overall time dedicated to each loan case file.

Moreover, the fact of having introduced the SOA model at Findomestic, immediately enabled the reuse of services defined for the BtoC web site, also for other internal requirements or integration needs with external partners.

Finally, the inter-channel solution enabled to improve the overall efficiency of the loan approval process, as well as the quality of communication with the Client.

The use of reminders via SMS and eMail drastically reduced Client latency time, thus shortening the overall loan approval time.

Through the case file tracking, accessible via web and mobile, the Client has complete visibility over the loan approval process. The result is an improvement of the relationship with the Client during one of the most critical interaction phases for the financial institution..

Blue Reply is the group company dealing with the planning and implementation of application solutions based on the SOA/BPM model and developed using J2EE/IBM Websphere technologies. The Blue Reply offer focuses on defining the reference SOA/BPM architecture, implementing portals and web applications based on the web 2.0 paradigm and on defining and developing infrastructure solutions aiming at application security. Over the time, Blue Reply developed specific references and competences in the consumer credit sector, by working with some of the main Italian Financial Institutions of the industry. Blue Reply boasts a privileged technological partnership with IBM, thanks to its highest certification level as Premier Business Partner.

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