

Banking Case Study

1. Introduction

This banking Case Study has been developed to illustrate Agile Architecture practices. It will be mainly used to test the meta-model and provide an example to be used during training sessions.

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2. "As-is" State of RB Bank

RB Bank operates in three countries, France, Germany and Spain.

In France the banks operates under three brands:

- **Uni** which caters to consumers, small businesses and enterprises through a click and mortar model with 740 branches
- **SB** which caters to small businesses and their owners through a network of 420 branches mainly operating in the south east part of the country
- **Direct** which caters to young urban consumers through a mobile banking model.

In Germany the bank operates under the **Broker** brand and provides Personal Investment services mainly through a direct banking model with a few branches in large cities.

In Spain the bank operates under the **Banco 7** brand and caters to consumers and small businesses through a click and mortar model with 860 branches.

2.1. Product offerings

The table below describes offered product families for each brand.

Table 1. Product offerings

Product Family	Uni	SB	Direct	Broker	Banco 7
Checking account	X	X	X	X	X
Payment services	X	X	X	X	X
Personal credit	X		X		X
Consumer credit	X		X		X

Product Family	Uni	SB	Direct	Broker	Banco 7
Mortgage loans	X	X	X		X
Saving products	X			X	X
Brokerage services				X	
Investment services	X			X	X
Equipment loans	X	X			X
P&C insurance	X	X	X		X

2.2. Current offerings

2.2.1. UNI small business lending

The small business lending products are not at par with competition and are not tailored to meet specific customer segments' needs. They consume too much regulatory and economic capital:

- Poor management of impaired loans
- Credit products not designed to optimize capital consumption

The shortcomings of legacy systems and processes have a negative impact on the customer experience. The poor automation level combined with the rework generated by non-quality results into higher costs which contributes to degrade UNI's cost/income ratio.

2.3. Operating model

Each brand is a legal entity that is fully owned by the RB Bank Group and manages its balance sheet and P&L. Financial and regulatory reporting is consolidated at the group level.

Each brand manages its own information system with minimum guidance from the group.

2.3.1. UNI operations

The UNI Operating Unit has adopted a classical retail banking organizational structure, see [UNI Organization](#).

Organizational chart (simplified)

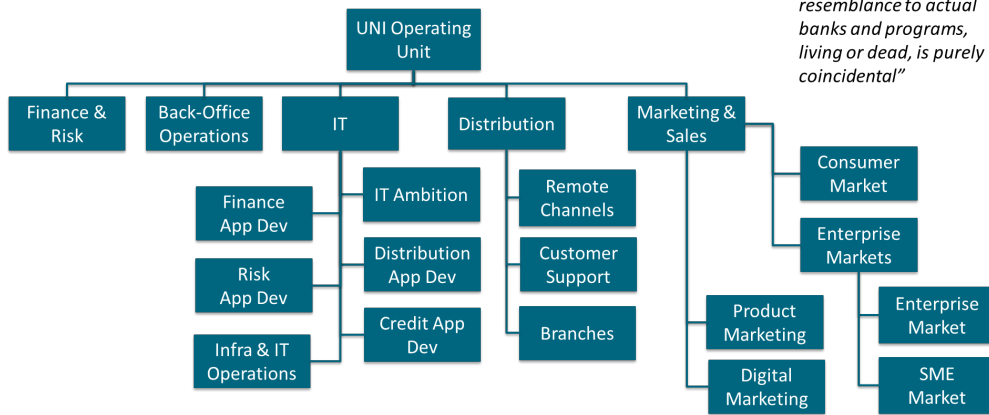


Figure 1. UNI Organization

It is supported by an information system that is described in figure [UNI IT Landscape](#).

Information Technology landscape (simplified)

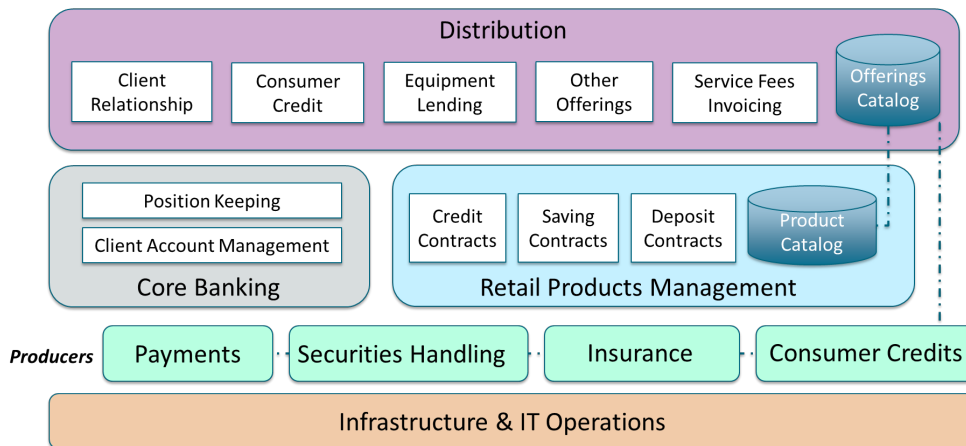


Figure 2. UNI IT Landscape

