

VIRTUAL EXPERIENCE

PRESENTED BY  redhat.

ENTER. DISCOVER. ADVANCE.

Pioneering a path to the future with JBoss Business Process Management

Michel de Blok
System Specialist
SNS Bank

VIRTUAL EXPERIENCE

PRESENTED BY  redhat

Road Map

- About SNS Bank
- Mission and Strategy
- BPM Architecture
- BPM Impact
- Lessons learned
- Conclusions



VIRTUAL EXPERIENCE

PRESENTED BY  redhat

About SNS Bank

- One of the top 4 Dutch financial institutions
- Almost 200 years old
- Focus on retail banking:
 - *Mortgages*
 - *Savings*
 - *Investments*
- Our motto:

There's always another way!



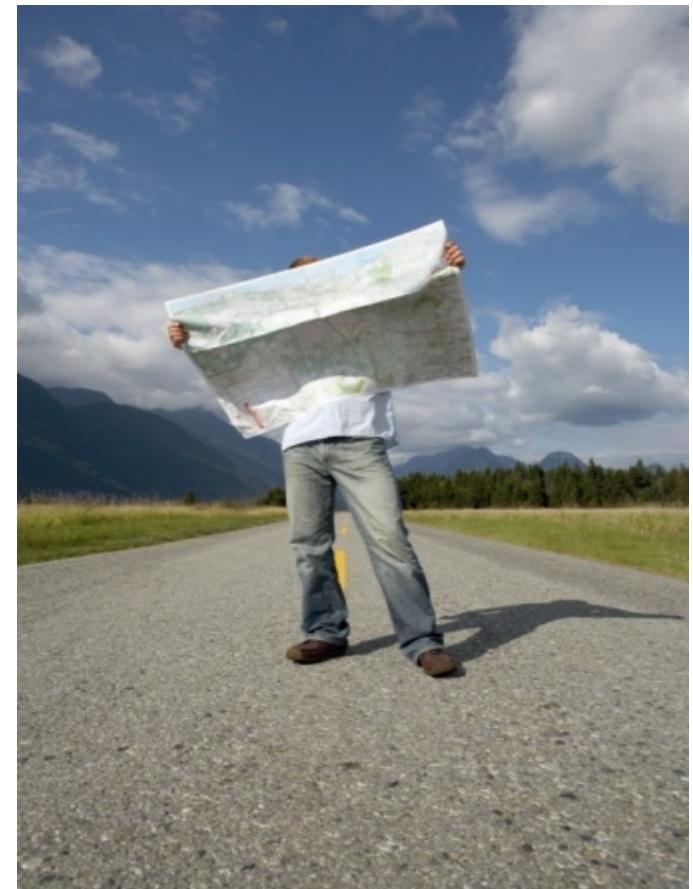
VIRTUAL EXPERIENCE

PRESENTED BY  redhat

The Mission

- Provide innovative new products and services
- High quality with minimal costs
- More power to the customer!

But how do we get there?



VIRTUAL EXPERIENCE

PRESENTED BY  redhat

A New Strategy

- The customer takes the steering wheel
- **DIY: Do It Yourself!**
- Easily and quickly obtain new products & services through the Internet



=> We need “**Straight-Through-Processing**” (STP)

VIRTUAL EXPERIENCE

PRESENTED BY  redhat

The Solution

- This calls for a whole new architecture
- Enabling legacy systems to participate at any time
- Automating and managing our Business Processes

*Ouch!! this sounds
very expensive..*



VIRTUAL EXPERIENCE

PRESENTED BY  redhat

OSS to the rescue!

- We found the treasure to be in Open Source Software
- E.g. migrating our AIX servers with IBM WebSphere AS to Suse Linux servers with JBoss AS in 2005

Reduced costs by 90%

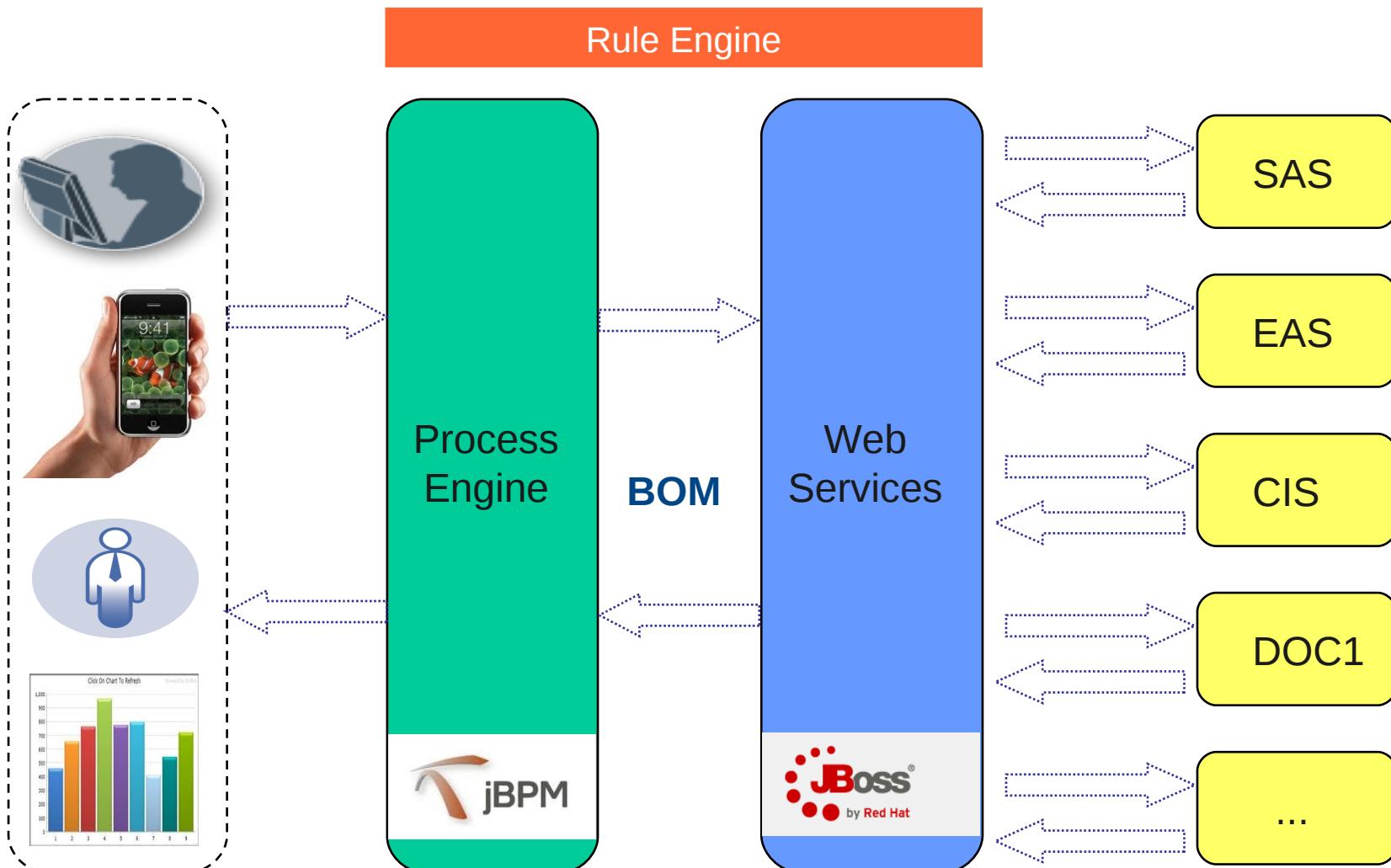
=> New policy: OSS, unless..



VIRTUAL EXPERIENCE

PRESENTED BY  redhat

The BPM Architecture

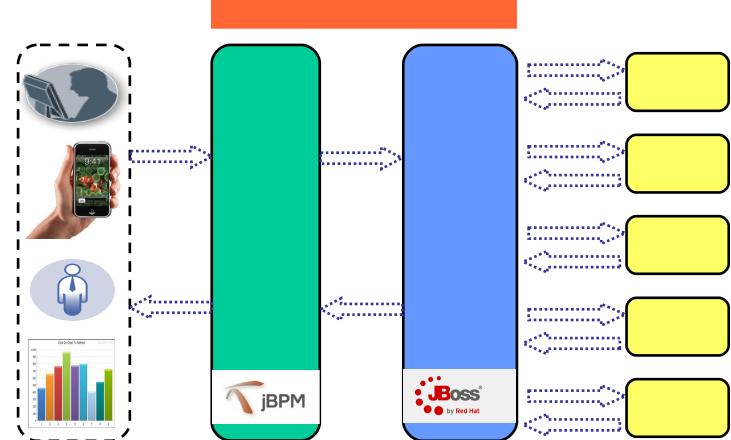


VIRTUAL EXPERIENCE

PRESENTED BY  redhat

The BPM Architecture (2)

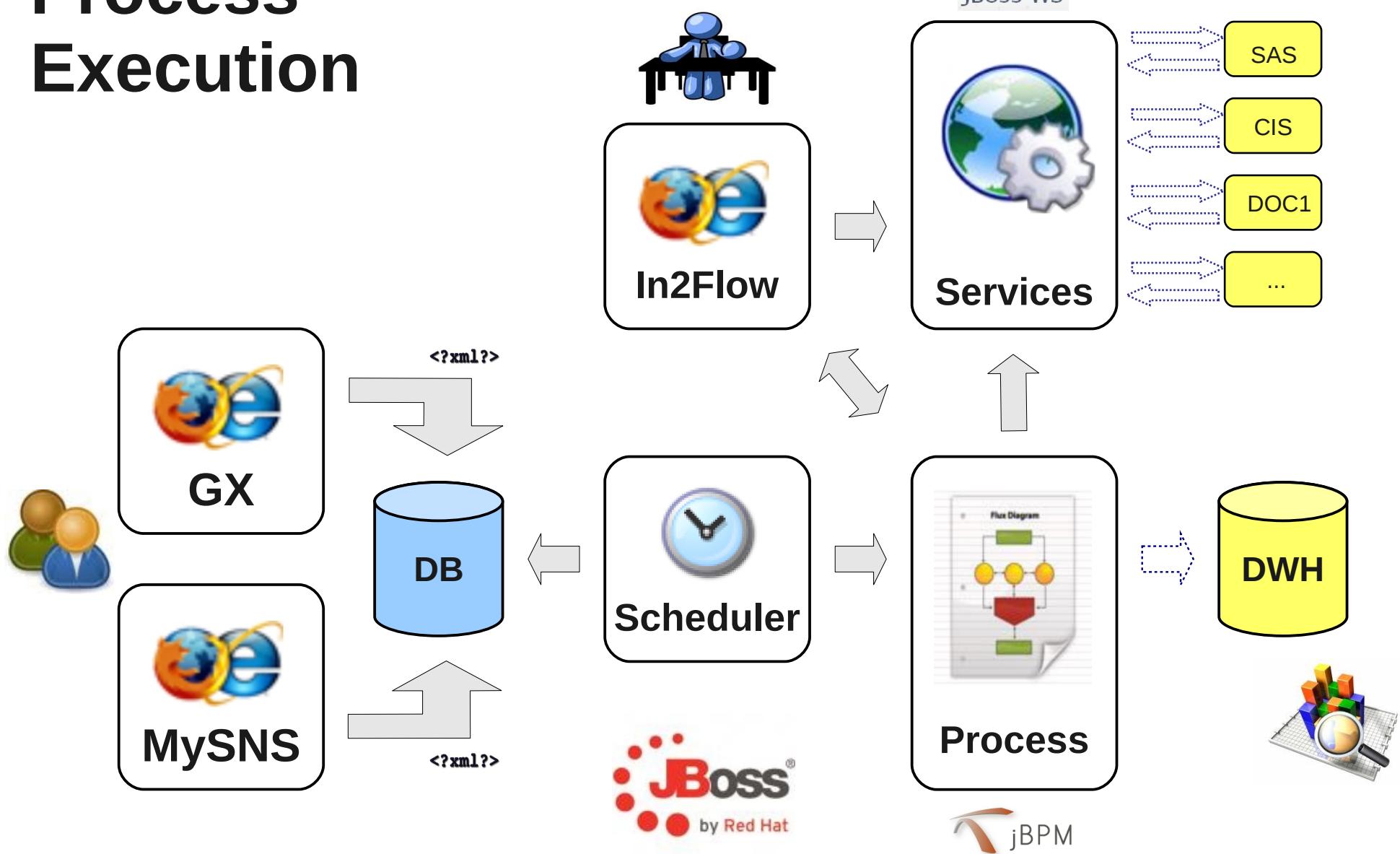
- Java based
- Running on JBoss EAP 4.3
(All except the legacy systems)
- Providing a canonical data model (our BOM)
- Used as a common language for services and business processes (e.g. Customer, Contract, Lead/Deal, ...)
- Invoked by various distribution channels



VIRTUAL EXPERIENCE

PRESENTED BY  redhat

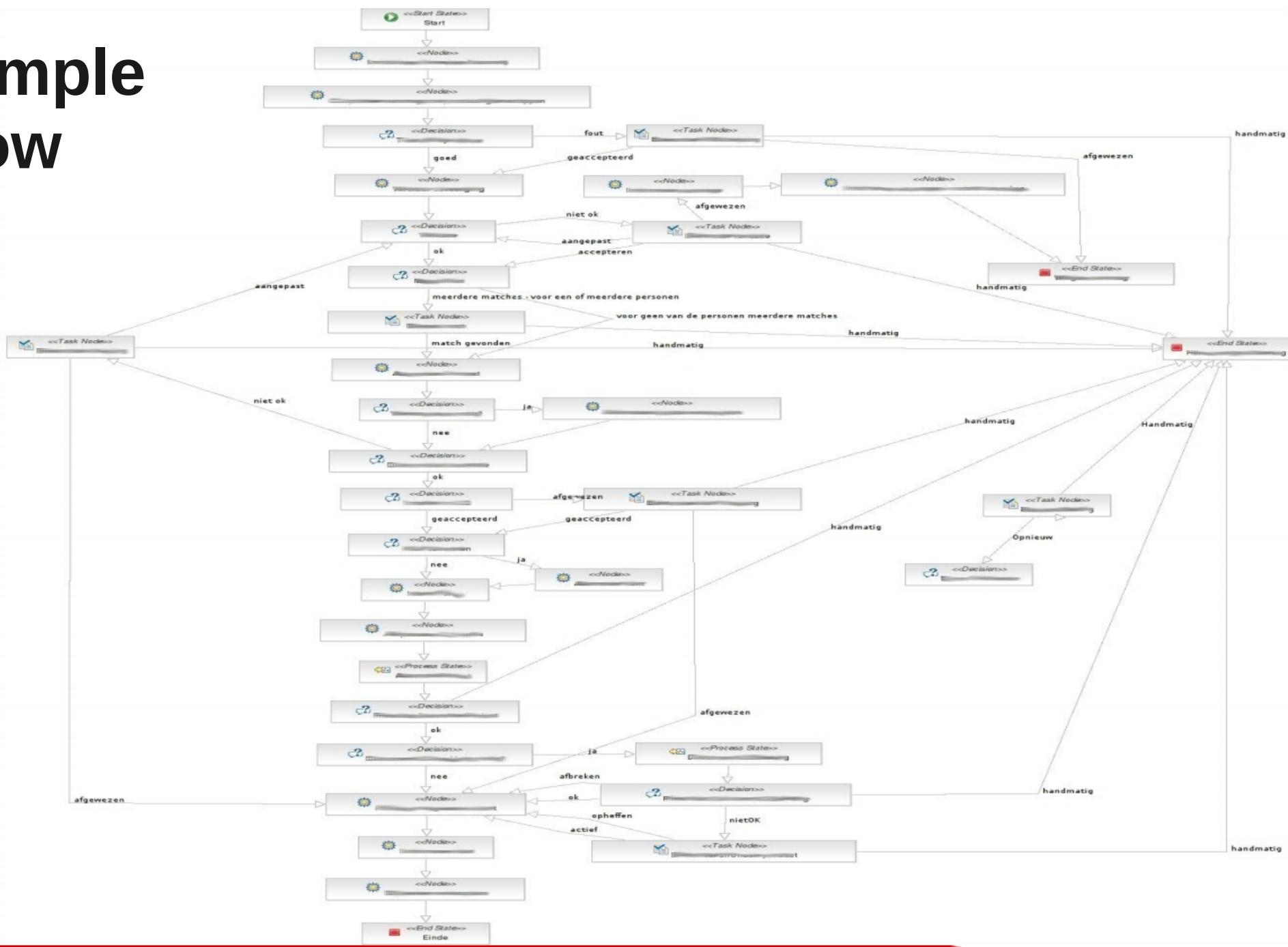
Process Execution



VIRTUAL EXPERIENCE

PRESENTED BY  redhat

Sample Flow



VIRTUAL EXPERIENCE

PRESENTED BY  redhat

Road Map

- *About SNS Bank*
- *Mission and Strategy*
- *BPM Architecture*
- **BPM Impact**
- Lessons learned
- Conclusions



VIRTUAL EXPERIENCE

PRESENTED BY  redhat

BPM impact on IT systems



- **Availability:** 24 /7
 - new SLA's, no/less maintenance windows & batch jobs
- **Integrity:** what data is “leading” ?
 - integration and normalization of both systems and data
- **Security:** more open means less secure?
 - “new” signing/encryption technologies, WS-Security

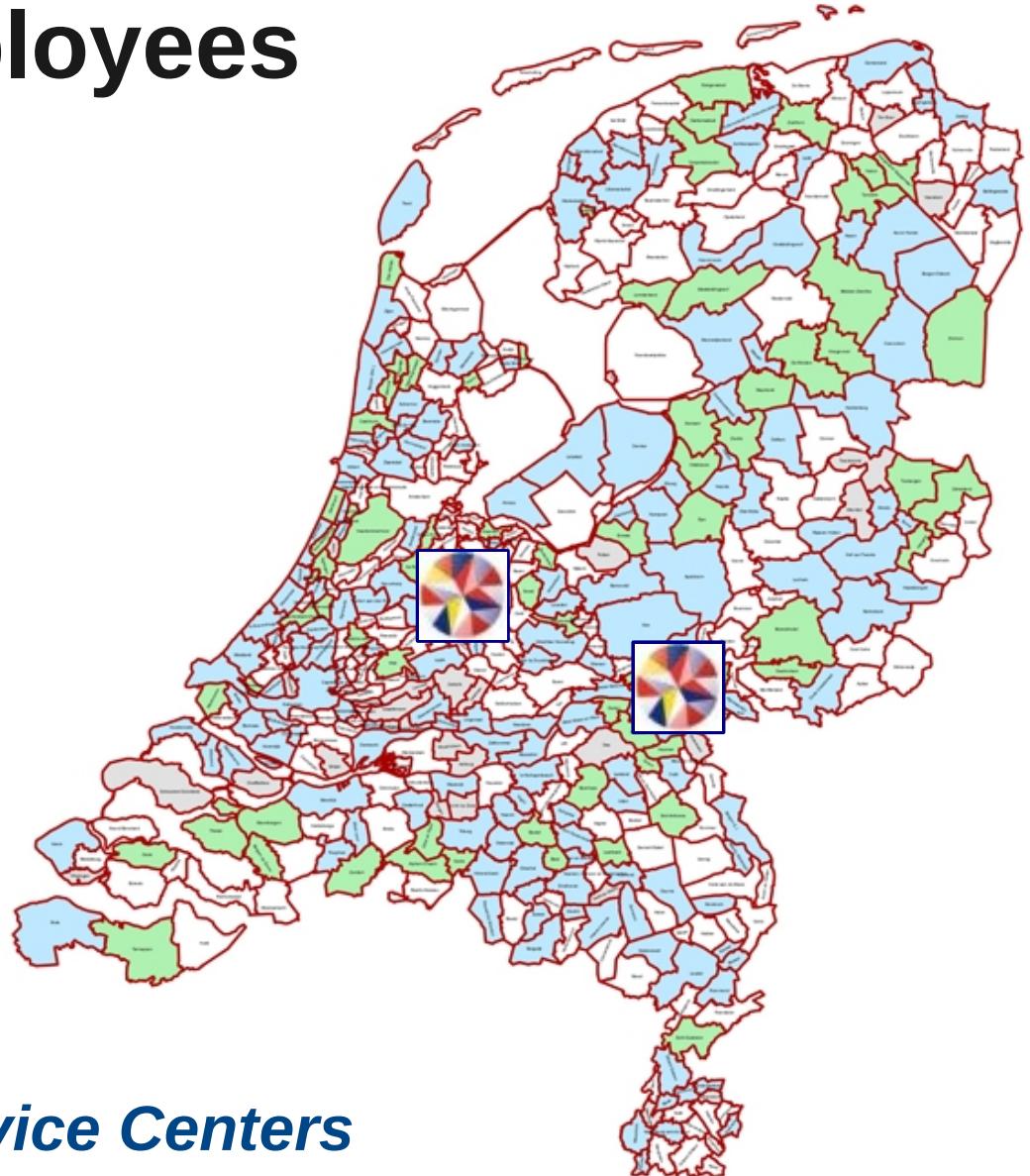
=> More agile and flexible: shorter time-to-market

VIRTUAL EXPERIENCE

PRESENTED BY  redhat

BPM impact on employees

- Don't underestimate this;
full scale BPM could
cause a major change!



From Branch Offices to Service Centers

VIRTUAL EXPERIENCE

PRESENTED BY  redhat

The BPM console (In2Flow)

The screenshot shows the SNS Bank Service Center Operations Bancair BPM console interface. At the top, there are logos for SNS Bank, Service Center Operations Bancair, and in2Flow. Below the header, there are navigation links: Start, Zoeken, Mijn wachtrij(3), and Management. A sidebar on the left titled 'Werkvoorraad' lists three tasks:

- Beoordeel EVA toetsing**: Binnen SLA: 4, Toegewezen: 1
- Beoordelen persoonlijke pas**: Binnen SLA: 2, Toegewezen: 2, Verwerkt: 1, Door mij: 1
- Technische uitval**: Binnen SLA: 5

The main content area displays a detailed view of the selected task: "Beoordelen persoonlijke pas". The top right shows status counts: Binnen SLA: 2, Toegewezen: 2, Verwerkt: 1, Door mij: 1. The task details include:

- Samenvatting**: Aanvraag gegevens: Aanvragen debitpas(858273) | Date: 02-11-2010
- Taakomschrijving**: Beoordeel de foto op de persoonlijke pas door hem te toetsen aan de richtlijnen zoals die zijn opgesteld voor persoonlijke passen.
- Gegevens aanvrager**: Voorletters AA, Tussenvoegsel, Achternaam Wolfard, Klantnummer 0
- Uitvalmelding**: Extra info
- Notities**: (voor intern gebruik) - A photo of a smiling woman in a red dress, a SNS Bank WorldPass card, and a Maestro logo. A "Richtlijnen" button is also present.
- Beoordelen**: Radio buttons for Goedkeuren (selected) and Afkeuren.

At the bottom, there are buttons for Opslaan, Opslaan & volgende, Annuleren, and Pauzeren.



VIRTUAL EXPERIENCE

PRESENTED BY  redhat

BPM impact on employees (2)

- Moving to centralized service centers means:
 - Hard to reach customers without Internet
 - No face-to-face contact with our customers
 - Less visibility

=> Risk of losing customers



VIRTUAL EXPERIENCE

PRESENTED BY  redhat

From Branch Offices to “Shops”



Still focused on DIY

VIRTUAL EXPERIENCE

PRESENTED BY  redhat

Impact on customers

- More freedom in banking
- Quicker service request processing
- Better insight in request status
- Cheaper products & service
- **Downsides:**
 - Some services are no longer possible (or profitable)
 - Some customers prefer to be served



VIRTUAL EXPERIENCE

PRESENTED BY  redhat

Road Map

- *About SNS Bank*
- *Mission and Strategy*
- *BPM Architecture*
- *BPM Impact*
- **Lessons learned**
- Conclusions



VIRTUAL EXPERIENCE

PRESENTED BY  redhat

Lessons Learned – BPM Console

- One of the key features of a successful BPM solution!

A not fully automated business process with good BPM console support is cheaper to implement and in the end more valuable to the Business

- Not all tasks can be automated and expect failure
- A productive Service Center is worth its weight in gold

VIRTUAL EXPERIENCE

PRESENTED BY  redhat

Lessons Learned – Process Status / BAM

- BPM needs to be transparent: What's going on?

A centralized process status is essential to provide the correct information to both customers and employees

- Not everything has to be STP, as long as it's visible
- Implement BAM (Business Activity Monitoring) to continuously improve your processes

VIRTUAL EXPERIENCE

PRESENTED BY  redhat

Lessons Learned – Business / IT mismatch

- A business process definition \neq jBPM process flow
- Mind-shift from “systems” to “services”

Try to close the gap between Business & IT

- Appoint Business Process Architects and involve them!
- BPMN-2 seems promising (jBPM v5)

VIRTUAL EXPERIENCE

PRESENTED BY  redhat

Lessons Learned – Maintainability

- Expect your BPM solution to be a success!

Modularize every aspect of your BPM architecture

- Avoid “exploding” data models or monolithic systems
- Use shared modules (framework, sub-processes)
- Minimize dependencies between modules

VIRTUAL EXPERIENCE

PRESENTED BY  redhat

Lessons Learned – Process Updates

- How to update long-running processes (e.g. 6 months)
- Ideally, a business process is fully idempotent
- Unfortunately, a lot of legacy systems are not

Process logic that's subject to change should be extracted from the process and moved into services (static) or a rules engine (dynamic)

- Use versioning and respect backwards compatibility

VIRTUAL EXPERIENCE

PRESENTED BY  redhat

Road Map

- *About SNS Bank*
- *Mission and Strategy*
- *BPM Architecture*
- *BPM Impact*
- *Lessons learned*
- **Conclusions**



VIRTUAL EXPERIENCE

PRESENTED BY  redhat

Conclusions

Open Source Software today is a very rewarding and mature alternative to expensively licensed solutions.

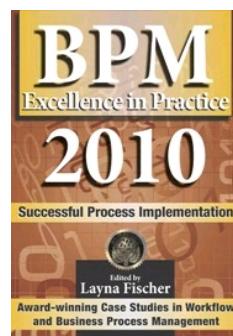
Especially with commercial OSS support - such as Redhat offers for the JBoss platform - there are no drawbacks

Full scale BPM is much more than “just another IT trick”. To be successful you must fully involve and change your Business



VIRTUAL EXPERIENCE

PRESENTED BY  redhat



References



- Our implementations of jBPM and JBoss EAP:
<http://customers.redhat.com/2009/07/31/sns-bank-success-story-jboss-jbpm/>
<http://customers.redhat.com/2007/11/05/sns-bank-migrates-to-jboss-enterprise-platform/>
<http://www.schabell.org/2010/11/jfall-2010-rocking-jbpm-tasks-with.html>
- 2009 Silver award for Global Excellence in BPM & Workflow
<http://www.schabell.org/2009/04/2009-bpm-workflow-handbook-financial.html>
<http://www.schabell.org/2009/11/2009-silver-winner-for-europe-financial.html>
<http://www.schabell.org/2010/09/financial-crisis-front-lines-sns-bank.html>

VIRTUAL EXPERIENCE

PRESENTED BY redhat

Q & A

VIRTUAL EXPERIENCE

PRESNTED BY  redhat