

Empowering Full Scale Straight Through Processing with BPM

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Abstract. As one of the larger Dutch financial institutions, SNS Bank in the Netherlands has made a strategic decision to empower her customers on-line by fully automating her business processes. The ability to facilitate the customer is achieved by applying Business Process Modelling (BPM) techniques in her existing selling channels. Both the publicly available and internal processes are being revamped to provide the customer with an online full scale Straight Through Processing (STP) experience. This extreme use of online STP is the trigger in a shift that is of crucial importance to cost effective banking in an ever turbulent and changing financial world. The key elements used in implementing these goals continue to be (Free) Open Source Software (FOSS), Service-oriented architecture (SOA), and BPM. In this paper we will present an industrially application describing the efforts of the SNS Bank to make the change from traditional banking services to a full scale STP and BPM driven Do It Yourself bank.

We will begin with a look at the the components used to implement the case study, a project entitled *STP Purchasing*. The basis has been laid in a FOSS environment with which the first SOA services were constructed and an initial selling channel was modelled for implementation within our chosen BPM framework. The issues encountered along the way to completion of this project will be discussed to provide some insights into our first experiences in this solution space.

We will then take a closer look at the positive impact made through the use of full scale STP and BPM. Not only will we present extensive empirical data resulting from the *STP Purchasing* project running in production over the last year, but we will also examine the effects this has had on customer contact and the development process as a whole.

As can be expected, there always will be challenges to be met when such an expansive shift in strategy is being implemented and we take a tour of the impact this has in both the business and technical realms.

Finally, we present our conclusions and detail some of the steps that are being taken (or are in the planning) as a result of our initial experiences with STP Purchasing.

Key words: Business process modelling, Enterprise integration, Service-oriented architecture, Open source software solution, Straight through processing