



Enterprise Information Management (EIM) – Target state Modernisation roadmap

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|----------------------------------|--|
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Executive Summary



Our information is what informs how we develop and implement our overall strategies and related processes. It is at the **heart of business growth and improvement**, and central to our mission to be the best bank for all New Zealanders.

This platform target state sets out to achieve the following technology objectives:

EIM Platform Objectives



Less manual document management, and more machine learning to confidently classify and categorise documents, increasing productivity and embed record compliance by design.



Enterprise information services that publish **Kafka business events on all state changes**, so we can gain insights and help producers or consumers in near real-time.



Migrate documents from expensive collaborative storage, to **cheaper commodity storage or long-term archive**, without breaking hyperlinks.



Build context aware information services from anywhere using a **basic, advanced, and intelligent search APIs**, so colleagues and customers can get the information they need, where and when they need it.



We want to reuse existing BNZ data product infrastructure to build **intelligent reporting** so we can continuously improve operating cost, performance, and EIM outcomes.



We need our **knowledge articles to be expertly crafted, and accessible by the right people**, at the right time, in whatever channel they work so they can make informed decisions.



A 'plug-and-play' **enterprise grade API** enabling frontline and core banking systems to more easily store, retrieve, and appropriately manage their information assets.



We need to **decommission legacy and unsupported document generation, distribution, and management infrastructure**, to reduce critical business risk and operating costs.



Scope & Context

EIM Platform coordinates the resources and people needed for the information value chain supported by the following BIAN capability areas:

- Document Services
- Archive Services
- Information Reporting, Optimisation and Analytics
- Knowledge Management and Intellectual Property



NAB Alignment

In general, BNZ and NAB align on document services strategy, including building MiniApps and Microservices over third party apps, and publishing EDM Data Products as reusable data assets. Key areas of divergence include the operating model (BNZ intends to automate more using GenAI), and our use of Kafka for business events and Snowflake for EIM data products.

Modernisation Approach

The approach is to build on the foundations laid by SmartComm and the DocMan API pattern, adding intelligent categorisation and GIRP compliance, so attracting document producers and consumers to our enterprise service.

FY25 will focus on the basic: Document Generation, Storage, and Distribution, FY26 adds the intelligence and Lifecycle Management, FY27 scales this across the bank absorbing legacy workflows.



Current State BMI View

Parts of the Information Management ecosystem are in pretty good shape (knowledge management), but others are a risk to critical business systems and customer value chains. The BNZ Modernisation Index reflects the high number of legacy (Contain & Exit) assets with low architectural & functional fitness. Achieving target state drastically reduces BMI of these high-risk areas.

[\[link to BMI - Applications\]](#) [\[link to BMI - ITComponents\]](#)

Roadmap



Proposed Journey

February 2025

Strategy: Develop target and EIM roadmap, experiment with GenAI auto-cataloguing capabilities
Business case FY25 Q3-Q4



Enterprise Document Uplift

Support inflight change for generate, store, search, retrieve and distribute: *DocMan uplift & enterpriseDocument API Q4 FY25*



Modernize Imaging and Scanning:

Replace Kofax system to address automation gap in load disbursements:
Abbyy Vantage release FY25 Q4



Intelligent Knowledge Transfer:

Experiment with GenAI over Te Kete for context-aware 'best fit' knowledge services
Experiments in FY25 Q3 + Q4



Scale delivery of headless enterprise information services for colleagues, customer and third parties *

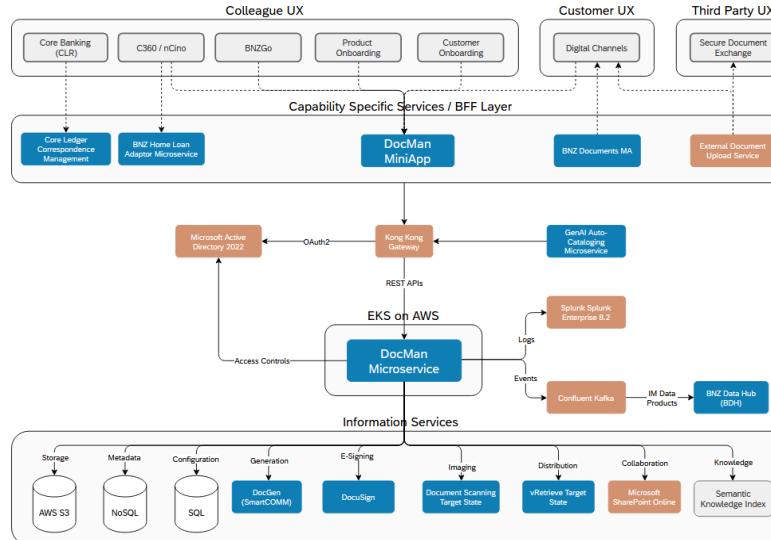
* This is a very high-level view of the proposed information and documents services roadmaps. Further refinement is required to understand prioritisation and resourcing for delivery.



EIM Platform - Target State Architecture Overview

This target state aims to build on existing enterprise services available for Document Generation, and added additional capability for **Document Storage, Retrieval, Distribution and Lifecycle Management** this financial year, then the following year add additional capabilities for **Artificial Intelligence for Metadata Management, Information Data Products for IM quality control and governance**.

Target State Overview



[Link to Target State diagram](#)

Key Points

- Consistent experience:** Customer, Colleague and Third Party experience platforms backed by a shared information services backbone.
- Capability specific ...only where needed:** Generic information services are tailored into customer workflows using domain specific microservices.
- Enterprise services / APIs:** DocMan's information services documented and published as REST APIs on our internal Kong gateway.
- Intelligent auto-cataloguing / classifications:** No manual completion of annoying metadata fields; aiming for 100% auto-populated using GenAI and Machine Learning.
- Kafka business events:** Real-time business event published for clients of any state change document, scanning, e-signing, distribution and lifecycle events.
- EIM data products:** Native integration between Kafka and BDH SnowFlake for EIM system analytics and performance metrics.
- Plug-in-play backend information services:** Integrated best-in-class third party document services such as Abby for scanning and imaging, and SmartComm for document generation.

Technical Focus Areas

Uplift document processing practice

- Develop standards to establish and uplift Information management practices across the data lifecycle
- Uplift SmartComm to pure cloud to support batch processing
- Uplift DocMan to high availability multi-cloud infrastructure.

Align with Tech Stack Simplification

- Support the new archive process for the data on our legacy applications, enabling them to be decommissioned faster
- Uplift DocMan for the bulk ingestion of millions of system archival documents

Decommissioning legacy EDM systems

- Prioritise the decommission of legacy Document Generation systems such as HotDocs and BI Publisher
- Prepare for the migration of MCF to EDM
- Move information assets from expensive on-prem and SPO storage to the cloud.

Leverage ML and AI where it counts

- Experiment with GenAI for Auto-Categorisation
- Experiment with CoPilot Studio and open-source orchestrators for improved Te Kete knowledge transfer

Scaling and growing capability

- Migration of core EDM infrastructure to scalable AWS EKS
- Provision of 2+ billion row document database
- Release v1 of the EnterpriseDocuments API

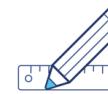
Challenges and Issues



Strategic Oversight: Historically, Information Management has not been managed at an enterprise or strategic level but at a requirements or project level, without an end-to-end business strategy to guide investment, resulting in a plethora of applications and approaches.



Inconsistent Customer Experience: CX is inconsistent, outdated and clunky for customers, colleagues and third parties across all stages of the document lifecycle and across all customer segments, banking products, and internal processes such as staff hiring.



Non-Compliant: Challenging to evidence compliance with our regulatory obligations, due to difficulty in accessing and disposing of information. Over-retention of information increasing potential impact of personal information breaches.



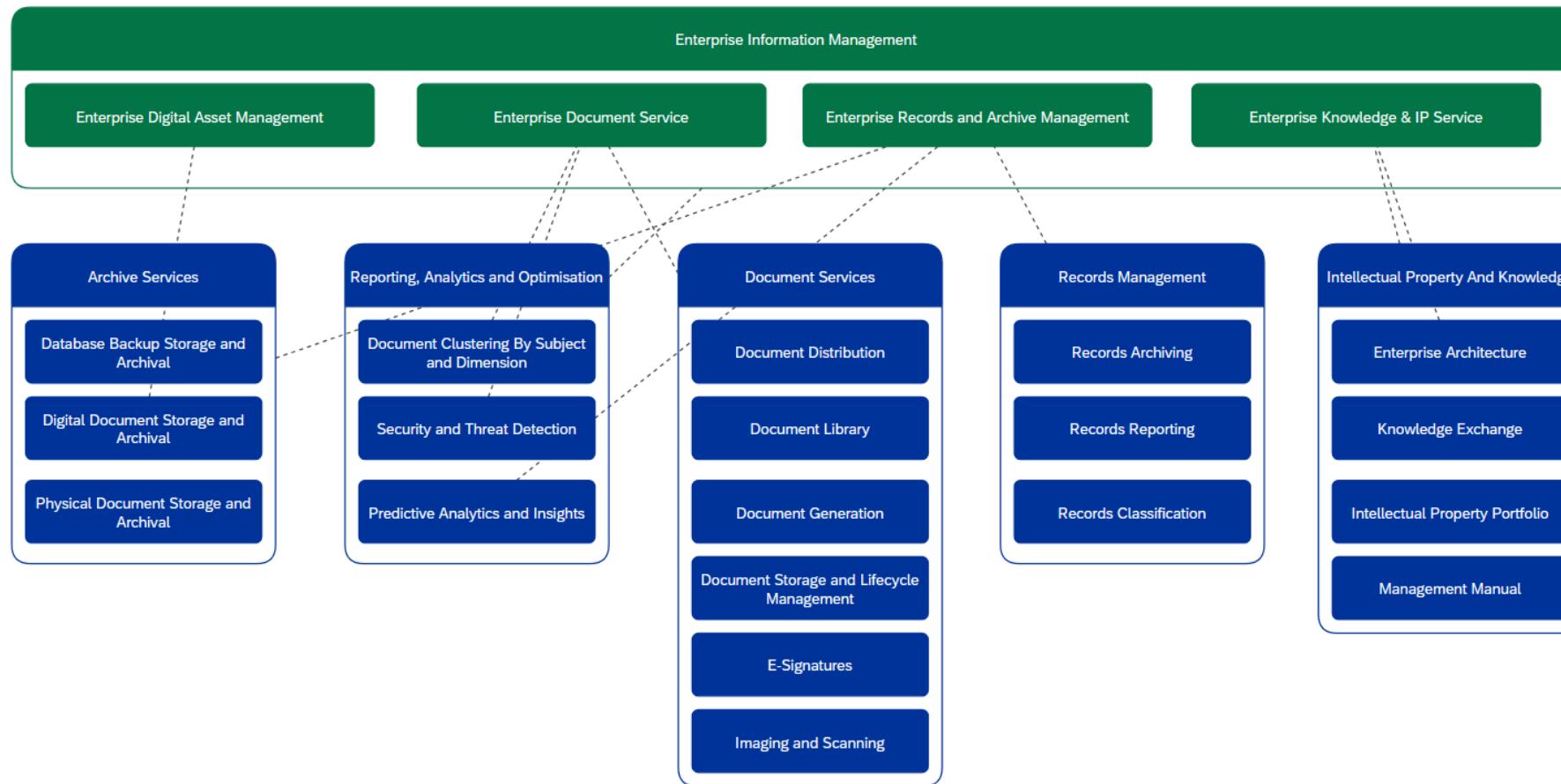
Escalating Maintenance Costs: Visibility across the fragmented and disconnected technologies used is opaque and poorly understood, impacting support and maintenance of business-critical processes. Improvements to date have been piecemeal through point solutions by customer segment or banking product, leading to duplication, inefficiencies and information bloat.



Target State Summary

EIM – Definition & Scope

Coordinated activities and technologies for the management and operational use of enterprise information assets.



Who uses the EIM Platform?

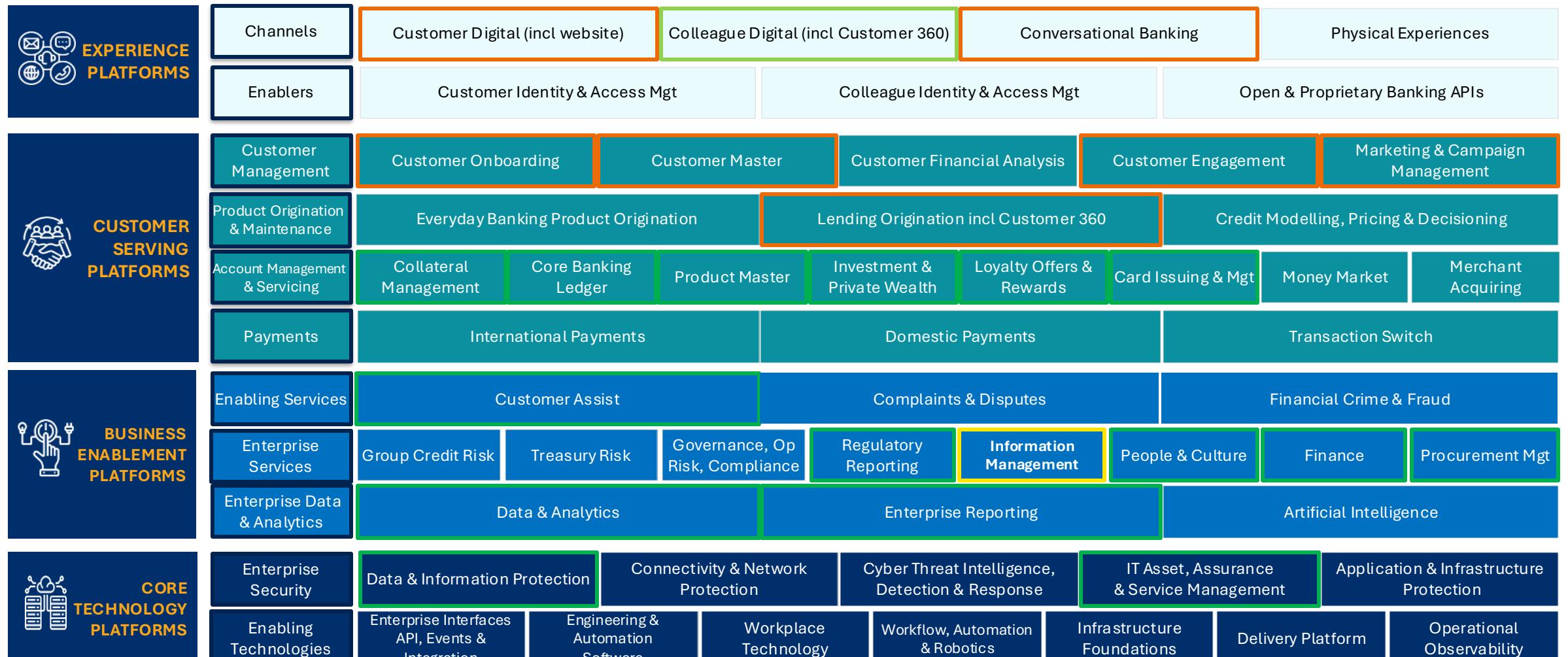
Colleagues, bankers, and customers. Core banking and experience systems

What capabilities does it provide for?

Capabilities (shown in blue) for digital asset management, document services, records and archive management, intellectual property and knowledge.

Platforms@BNZ

The enterprise **Information Management** (EIM) platform is one of the Business Enablement Platforms. EIM supports customer serving, business enablement, and experience platforms, and depends on core platforms for security, storage, reporting, analytics and more.



 Downstream (consume) Dependency

 Upstream (generate) Dependency

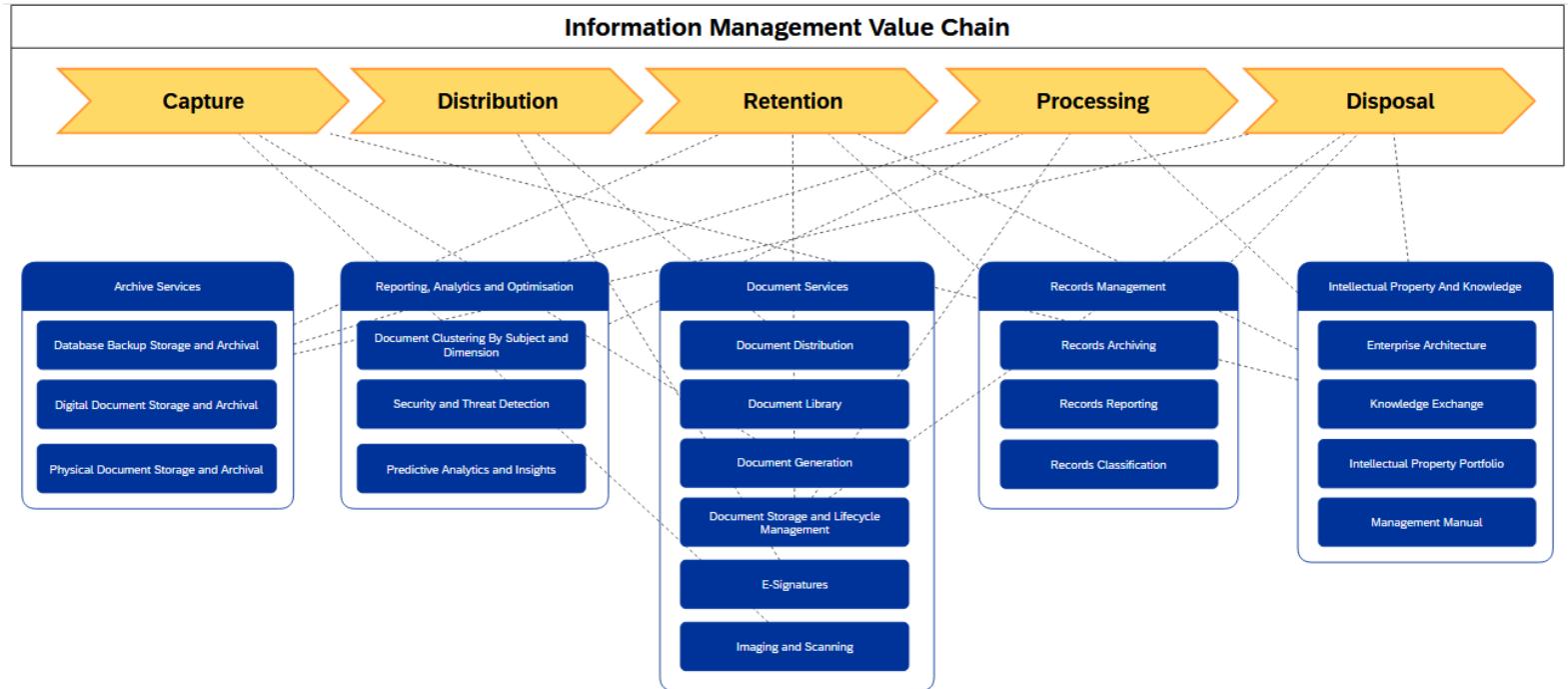
 EIM Platform

EIM - Value Chain & Data Lifecycle



Information Management platform enables the following end-to-end value chain (also known as the Data Lifecycle) for information assets within BNZ.

- Capture:** information assets are manually crafted, or automatically generated by systems, or they can be obtained externally via document scanning and ingestion process.
- Distribution:** information assets are sent externally either physically (via a mail house) or electronically (via electronic notification).
- Retention:** information assets may be stored for collaboration (hot storage), reference (cold storage), or archived (very cold storage).
- Processing:** information assets can be searched and retrieved with all appropriate access controls and permissions applied.
- Disposal:** information assets stored by the platform are lifecycle managed, ensuring timely and defensible disposal.

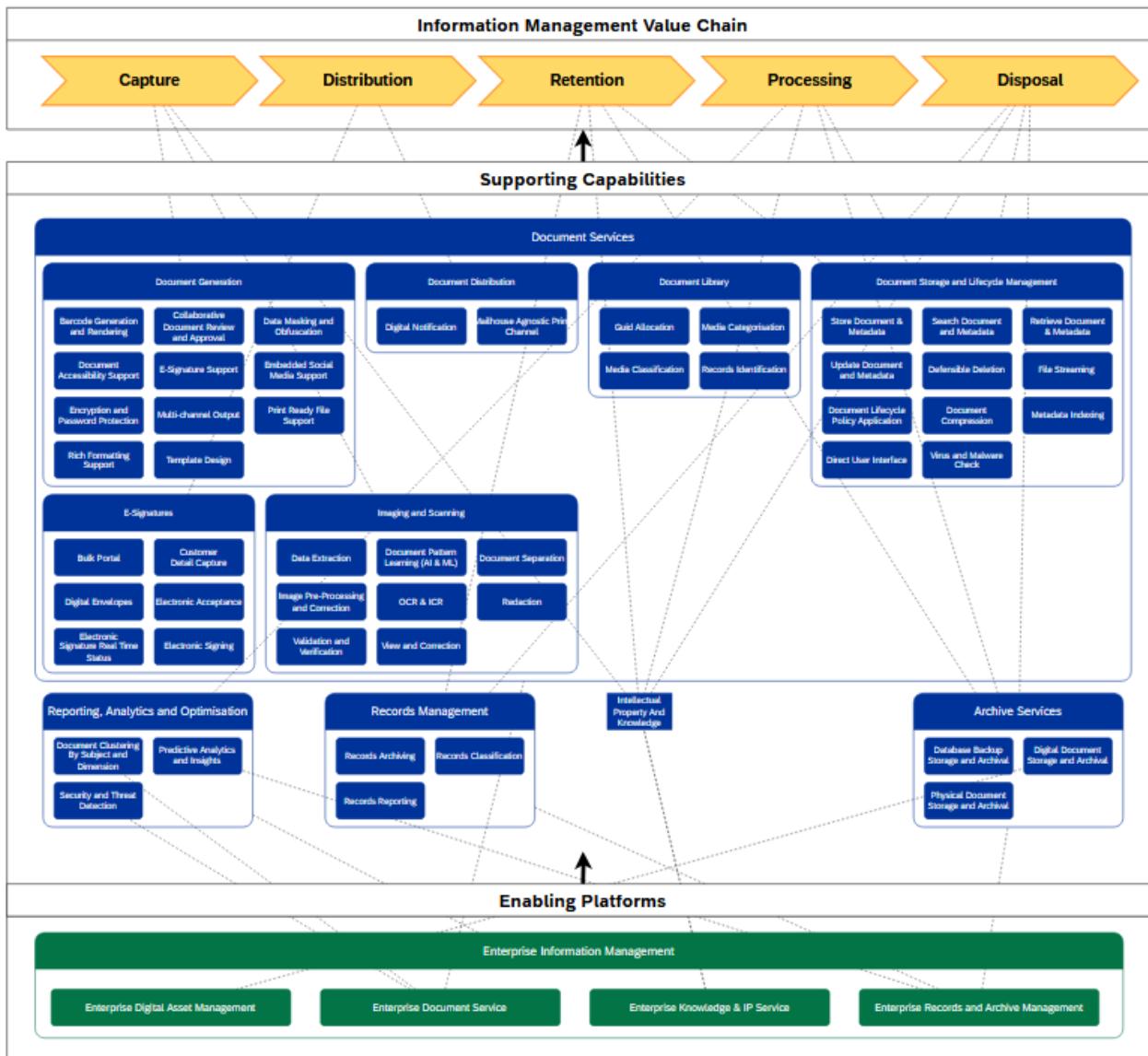




EIM - Capability Model

Information Management enables the end-to-end value chain for all information assets, from creation to disposal. The capabilities necessary to support the value chain will be provided by the following enterprise platforms:

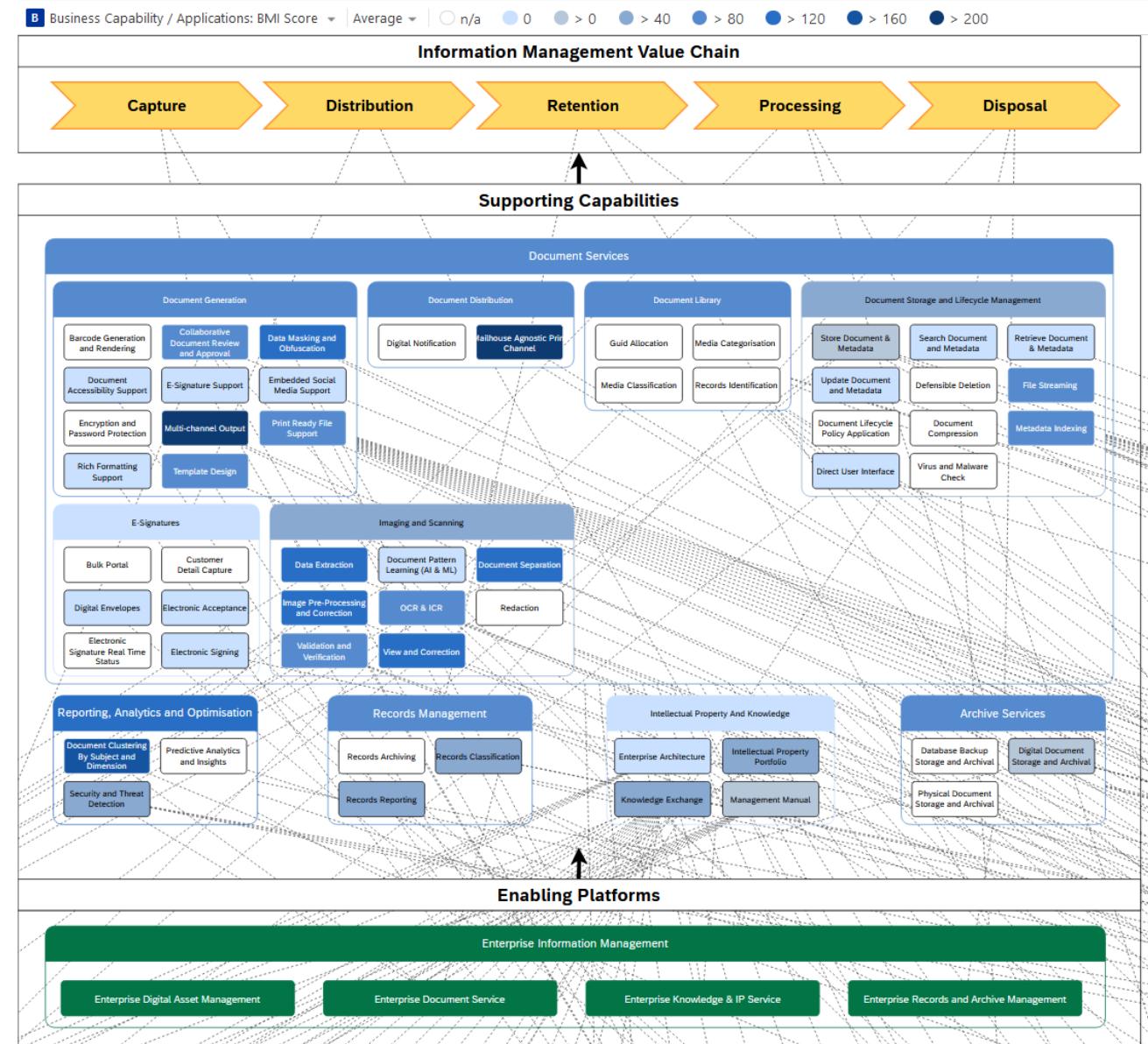
- Enterprise Document Service**, supporting the generation, storage, e-signing, imaging and distribution of documents as a service. Also included in this platform are the relevant reporting and analytics.
- Enterprise Knowledge and IP Service**, supporting capabilities for creation, maintenance and exchange of knowledge, along with the maintenance of a common Intellectual Property (IP) portfolio.
- Enterprise Records and Archive Management**, supporting capabilities for identifying, classification, and management of records, as well as systems for archiving and disposal.
- Digital Asset Management**, supporting the management activities for digital 'documents': images, brand assets, design artifacts etc.



EIM – Capability Model (showing BMI score)

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EIM - Target State Summary

Our information is what informs how we develop and implement our overall strategies and related processes. It is at the heart of business growth and improvement, and central to our mission to be the best bank for all New Zealanders.



Headless Information Service

We will deploy a '**plug-and-play**' enterprise grade API enabling frontline and core banking systems to more easily store, retrieve, and appropriately manage their information assets.



Event Based Architecture

We want our enterprise information service to publish **Kafka business events on all state changes**, so we can gain insights and help producers or consumers in near real-time.



Enterprise Document Storage

We want to be able to move documents from expensive collaborative storage, to **cheaper commodity storage or long-term archive**, without breaking hyperlinks.



Enterprise Document Search

Build context aware information from anywhere using a **basic, advanced, and intelligent document search** APIs, so colleagues can get the information they need, when they need it.



Document Data Product

We want to reuse existing BNZ data product infrastructure to build **intelligent reporting** so we can continuously improve operating cost, performance, and EIM outcomes.



Multi-channel Knowledge

We need our **knowledge articles to be expertly crafted, and accessible by the right people**, at the right time, in whatever channel they work so they can make informed decisions.



Auto-classify,
Auto-categorise

We need **less manual document management, and more machine learning** to confidently classify and categorise documents, increasing productivity and embed record compliance by design.



Modern and Simple
Technology Stack

We need to **decommission legacy and unsupported document generation, distribution, and management infrastructure**, to reduce critical business risk and operating costs.



Risk Overview

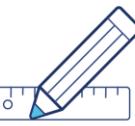
Current State - Challenges and Issues



Historically, Information Management has not been managed at an enterprise or strategic level but at a requirements or project level, without an end-to-end business strategy to guide investment, resulting in a plethora of applications and approaches. [Business Case \(Work Card Annex\) - FY25 EIM.docx \(sharepoint.com\)](#)



Customer experience is inconsistent, outdated and clunky for customers, colleagues and third parties across all stages of the document lifecycle and across all customer segments, banking products, and internal processes such as staff hiring.

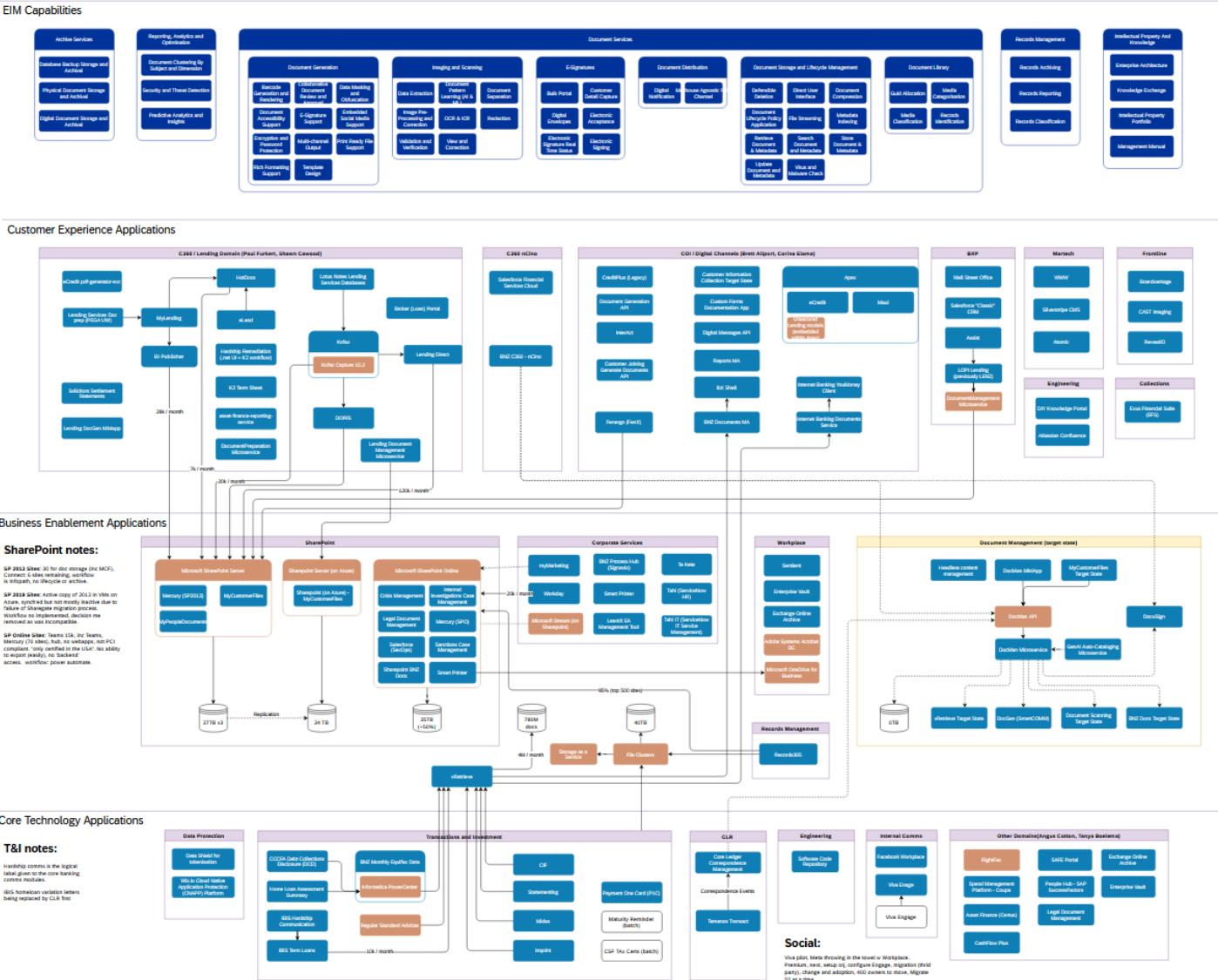


Challenging to evidence compliance with our regulatory obligations, due to difficulty in accessing and disposing of information. Over-retention of information increasing potential impact of personal information breaches.



Visibility across the fragmented and disconnected technologies used is opaque and poorly understood, impacting support and maintenance of business-critical processes. Improvements to date have been piecemeal through point solutions by customer segment or banking product, leading to duplication, inefficiencies and information bloat.

Current State Architecture



This maps shows all 53 EIM capabilities and their related applications and IT components arranged into platform layers (traceability lines hidden)

70+ IT Assets with IM capabilities or dependencies:

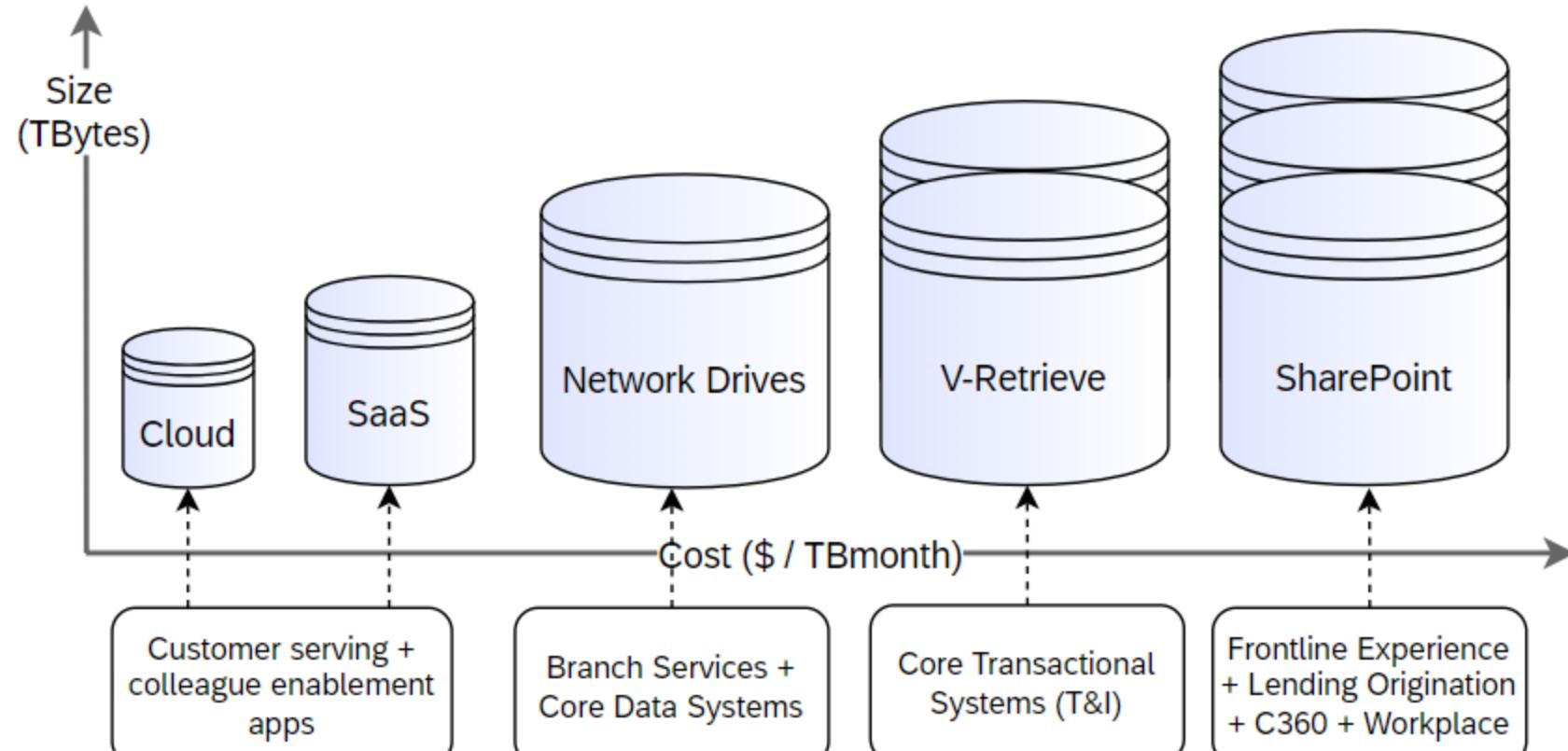
- Document Generation (17)
- Document Mngt (16)
- Document Scanning (5)
- Document Library (11)
- Knowledge Transfer (16)

6 enterprise grade documents storage repositories:

- SharePoint2013 (37 TB)
- SharePoint2019 (34 TB)
- SharePoint Online (33 TB)
- VRetrieve (~60 TB)
- Network Drives (~40TB)
- Cloud Storage (<1 TB) - target state (in yellow)



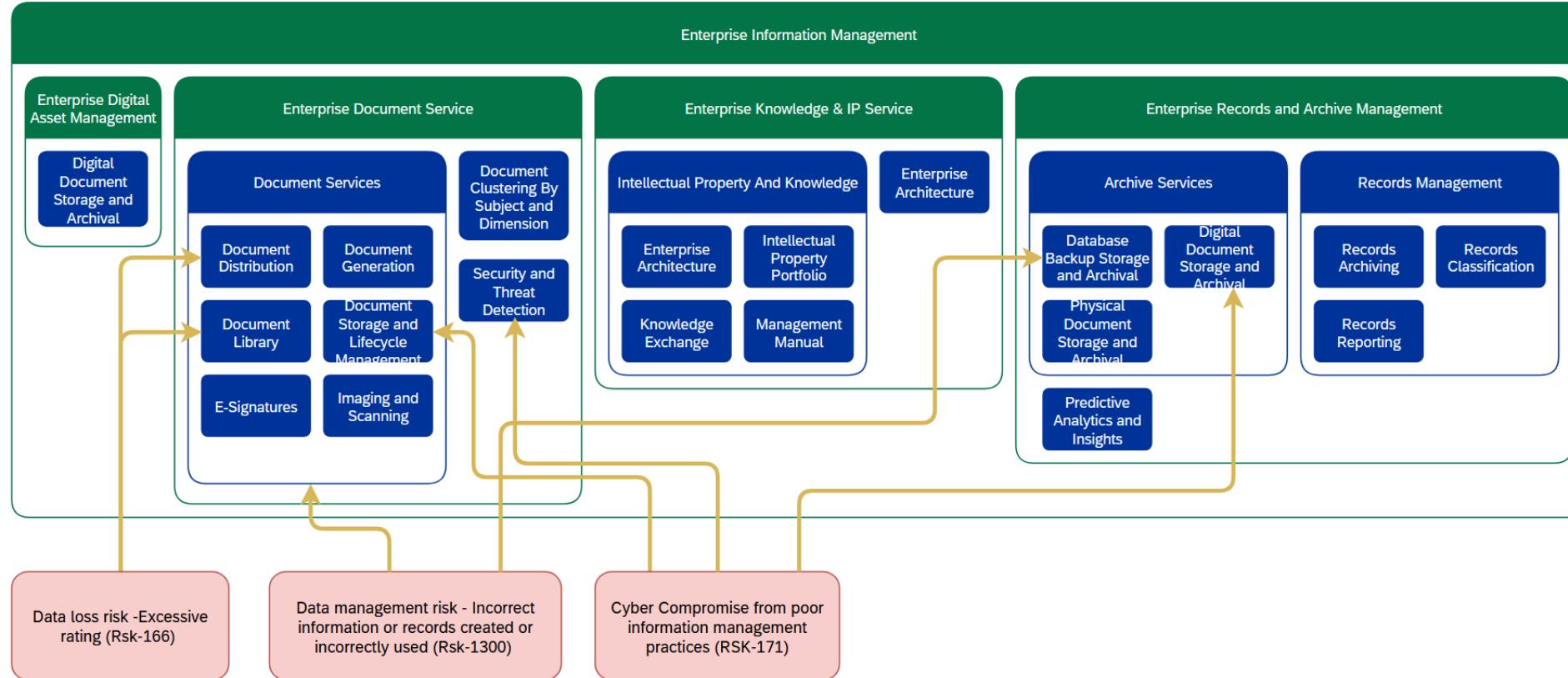
Current State Architecture - Conceptual



Key points:

- Over 100 TB of expensive SharePoint Online storage. Used for both operational and archive datasets.
- Over 780 million files stored in third party archive (V-Retrieve), not covered by GIRP.
- Over 180 million files stored in old network drives.
- GIRP retention rules not consistently applied. Estimate 50% of information could be deleted.
- Cost / volume is the wrong way around.

Current State – Business Risk



EIM is at the heart of business growth and improvement, and central to our mission to be the best bank for all New Zealanders. **Without the functional management of our information, this mission will be impossible.**

EIM impacts many of our enterprise risks, with significant impact on:

- RSK-1300 Data Management
- RSK-166 Data Loss
- RSK-171 Cyber Compromise Risk

All three of these risks are currently rated not effective. Uplift of EIM will support the uplift of these risks, in particular by enforcing records disposal, reducing the volume of information potentially available in data breach events.

Current State – Business Risk

BMI Score: ● n/a ● 0 ● > 0 ● > 40 ● > 80 ● > 120 ● > 160 ● > 200

| | Placeholder | Innovate (Invest) | Encourage (Invest) | Contain | Exit (Divest) |
|------------------------|---------------------------------|--------------------------------|------------------------------------|----------------------------------|---------------------------------|
| Administrative Service | | | Boardvantage | myMarketing | IBIS Hardship Communication |
| Business Operational | | | DocuSign | Statementing | MyPeopleDocuments |
| | | | | | MyPeopleDocuments (Manag...) |
| | | | | | Stockletters |
| Business Critical | Customer Information Collect... | Document Scanning Target St... | Customer Establishment / Cus... | Broker (Loan) Portal | BI Publisher |
| | | | DocGen (SmartCOMM) | DORIS | DocumentPreparation Micros... |
| | | | | Sharepoint BNZ Docs | HotDocs |
| | | | | | Legal Document Management |
| | | | | | Lending Direct |
| | | | | | Lending Document Managem... |
| | | | | | MyCustomerFiles |
| | | | | | SharePoint (on Azure) - MyPe... |
| Mission Critical | | | Salesforce Financial Services C... | DGen (RPA) | InterAct |
| | | | | Internet Banking Documents ... | Kofax |
| | | | | Lending Services Doc prep (PE... | Salesforce "Classic" CRM |
| | | | | | vRetrieve |

The BNZ Modernisation Index (BMI) represents our commitment to technology risk reduction and simplification. It is calculated using business criticality, architectural lifecycle and modernisation complexity for each asset in our tech landscape. The higher the BMI, the higher the need to modernise.

Key points:

- Disproportionally large number of Exit status systems in the Business Critical or Mission Critical category.
- Over 60% of system with a BMI of greater than 120, considered technically material.

Matrix report for Document Services: 'Architectural lifecycle' x 'Business criticality'

Current State – Application Landscape



The BNZ Modernisation Index (BMI) represents our commitment to technology risk reduction and simplification. It is calculated using business criticality, architectural lifecycle and modernisation complexity for each asset in our tech landscape. The higher the BMI, the higher the need to modernise

- There are 16 document service applications in an Exit/Divest state, all with a BMI score over 100 (bottom left number)
- Knowledge Management has a relatively good BMI, few system in a poor state of health.
- Records Management has 0 applications in an encourage or healthy state.

Current State – IT Component Landscape

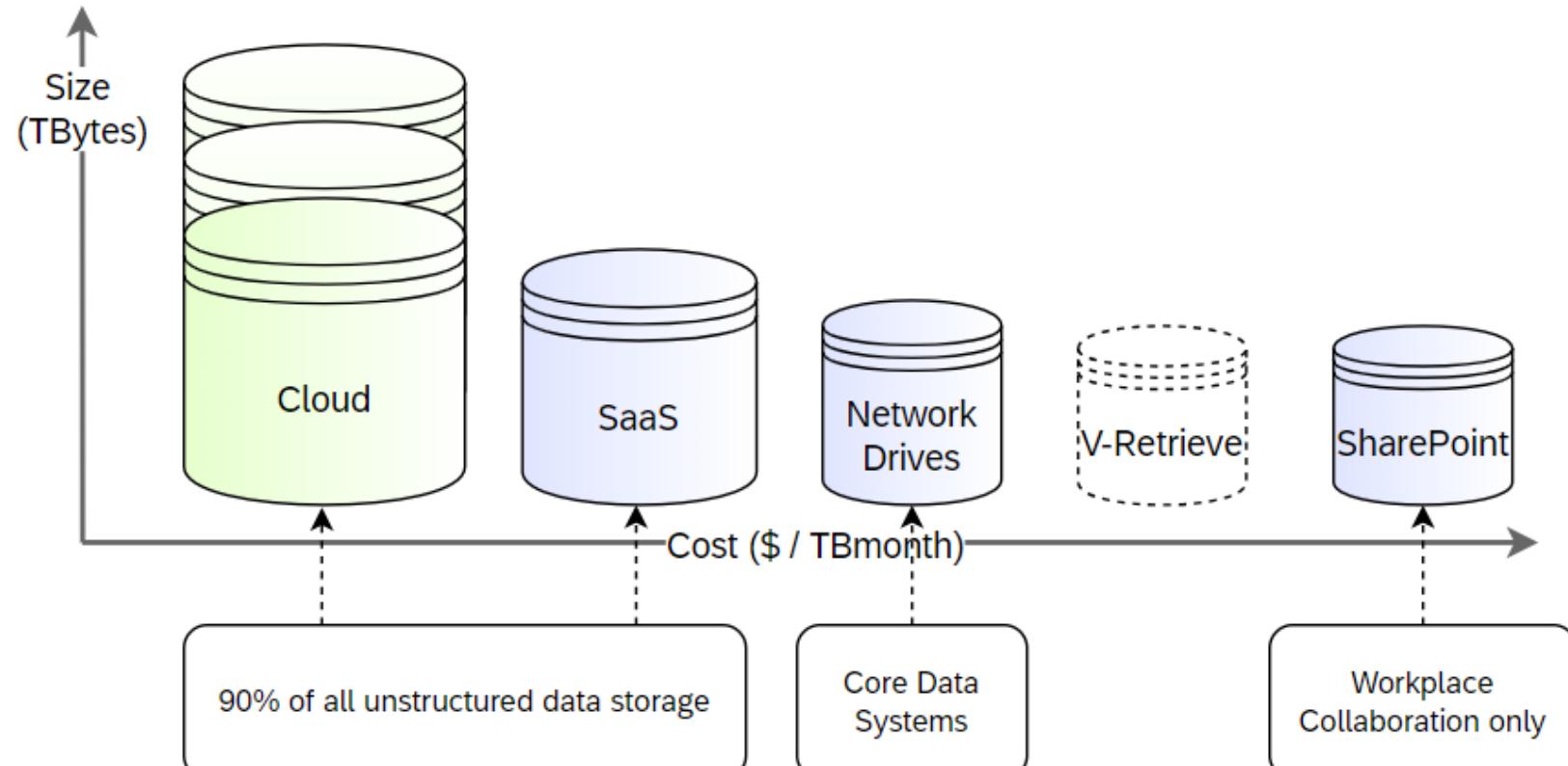
- Document services platform has 6 foundational IT components in an Exit/Divest state, including SharePoint and our File Cluster.
- Colour represents the lifecycle state





Target State Architectures

Target State Architecture - Conceptual



We aim to shift the primary storage location for unstructured information away from hot (fast and expensive), more to cold and very cold tiers (cheaper and slow). Our goals:

1. More cloud and SaaS, less SharePoint Online
2. Shrink on-prem network storage by applying RecordPoint retention rules.
3. Phase out of V-Retrieve as a long-term archive,
4. Shrink SharePoint to just SPO and only for docs in their collaborative lifecycle phase.
5. Introduce a new Zero carbon cloud storage tier (for verified archives)

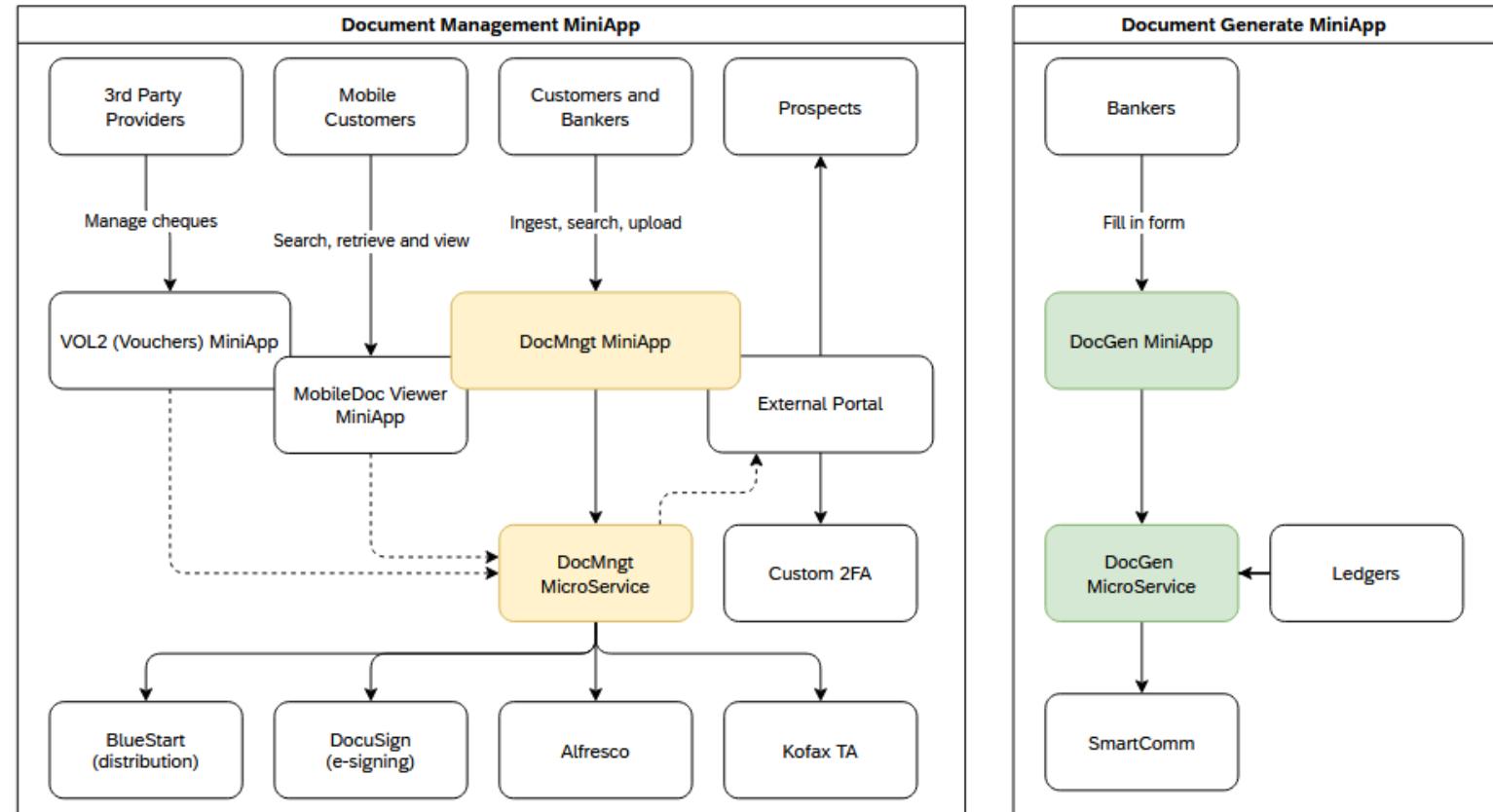
NAB Current State

Convergent Points:

- NAB have two document service stacks, one for generating documents, the other for document management.
- Both stacks are served by a NabOne Miniapp over a SpringBoot microservice supporting API integrations to third party service providers.
- This TSA aligns with this pattern, combined as a single enterprise API for all BNZ document services.
- This TSA aligns to the intent to build multi-context MiniApp, as opposed to using 'out of the box' user interfaces.

Divergent Points:

- Where NAB have Alfresco for the underlying document management capability, this TSA proposes building management logic into the document microservice layer, avoiding vendor lock-in of records and their metadata.
- NAB use Databricks for their Data Products and business event integration. BNZ proposed Kafka for business events and BDH (snowflake) for our data products and BI analytics for our reporting.



NAB references:

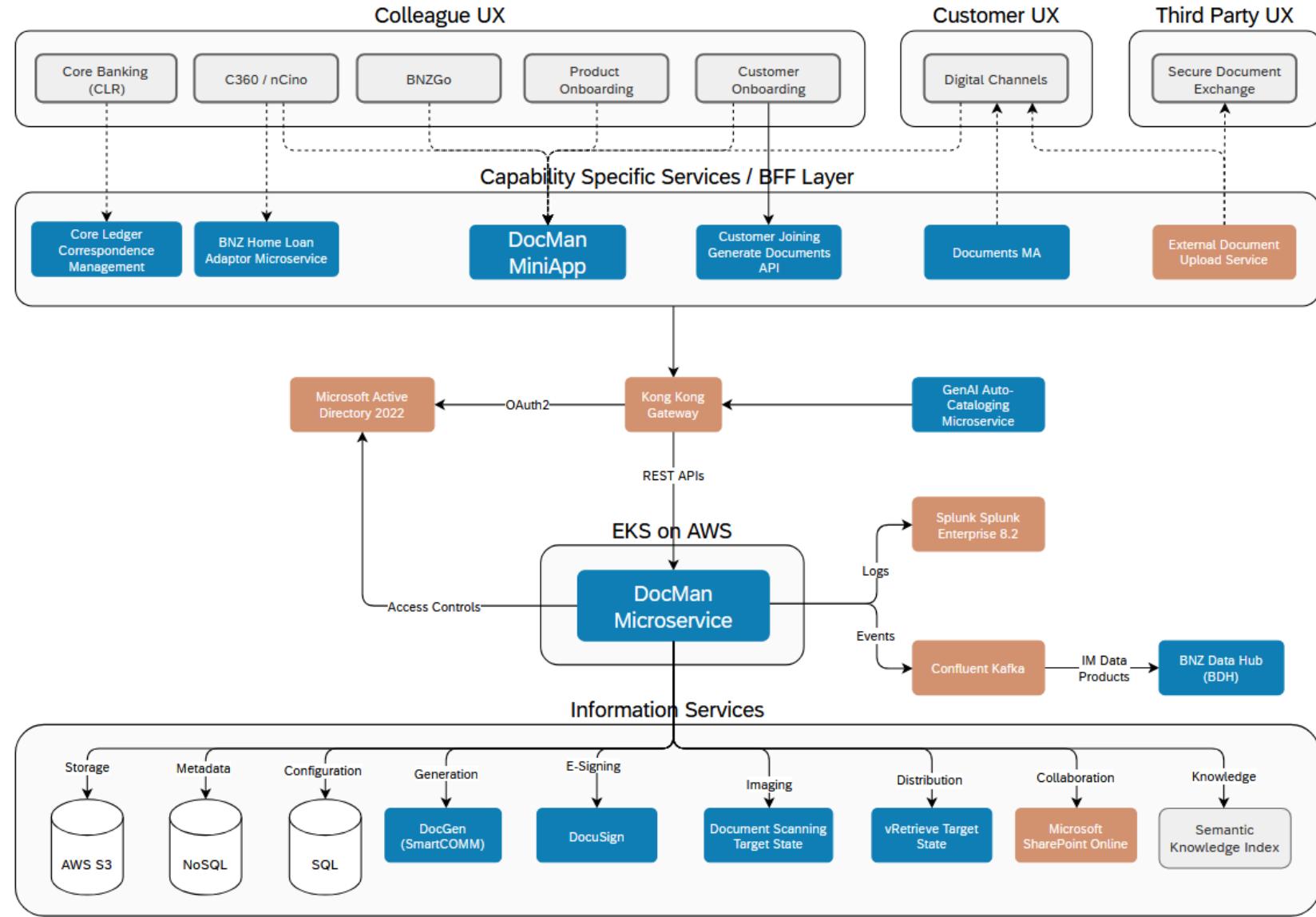
- [NAB Document Management Platform Architectures](#)
- [NAB DocMngt MiniApp Design](#)
- [DocManagement MiniApp transition design plan](#)



Target State Architecture - Logical

We will achieve our document management goals by investing in a **headless document management** microservice. This will provide the foundational IM capabilities, extendable by a capability specific apps and other microservices to improve customer and colleague experiences. Supporting the microservice will be the full suite of capability aligned services:

- Document generation
- Ingestion (storage and lifecycle management)
- Digital signatures
- Imaging and scanning
- Document distribution (post and authenticated channels)
- Search (basic, advanced and intelligent levels)
- Knowledge base





ATE

Enterprise Document Service Platform

Target State Architecture

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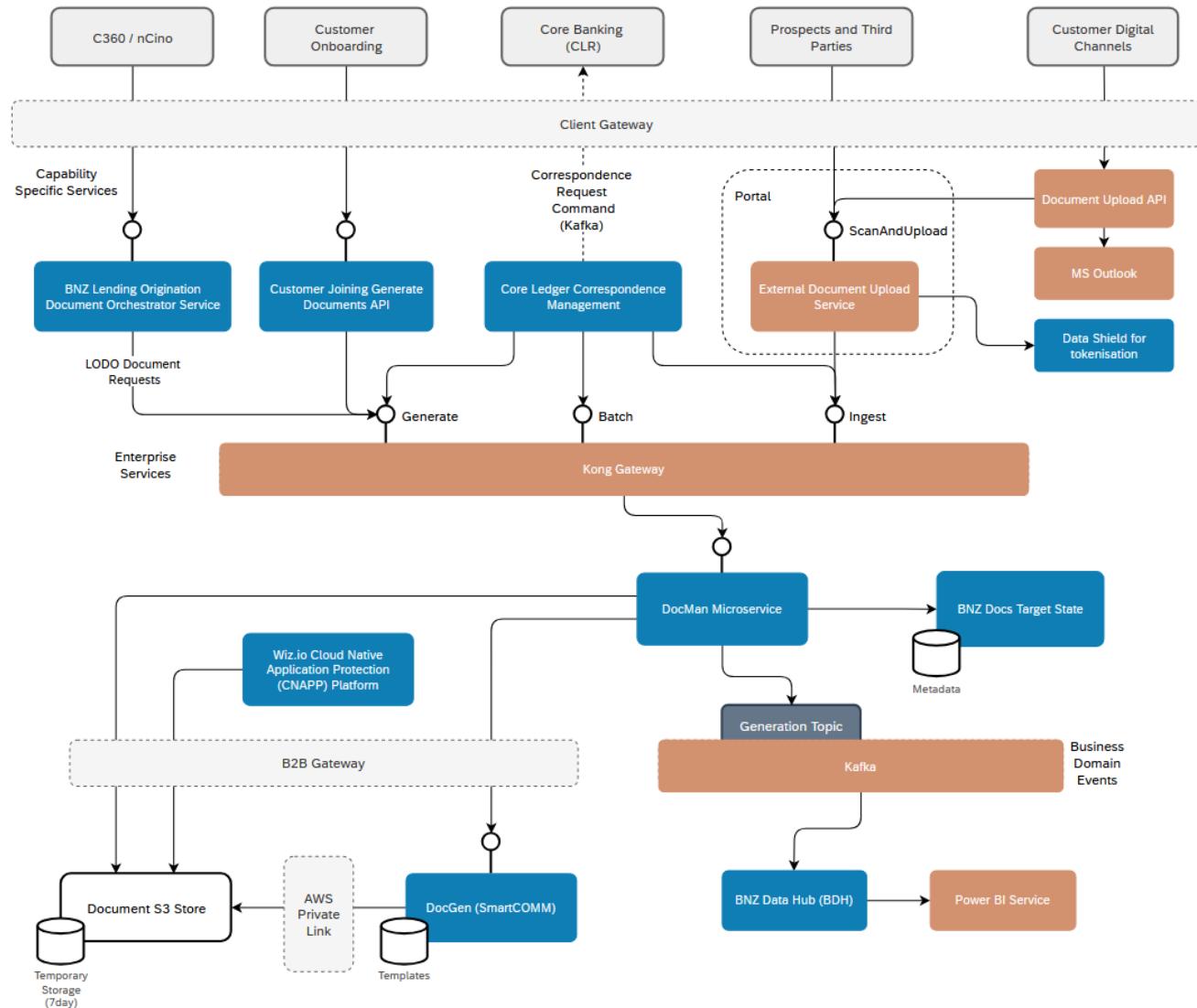
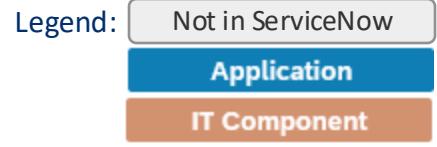
Document Generation

We will invest in, and scale, SmartComm document generation, uplifting it to a secure AWS pure cloud environment, extending the functionality to support high volume batch (for CLR), and provide an API for generating document, integrated with the Kafka event bus. We will also allow for the upload of new customer information assets, automatically scanned and managed from ingestion, from all customer document uploads.

Divest:

1. HotDocs
2. BI Publisher
3. iText (eCredit, Apex and LOPi docs)
4. CustomerJoining/DocGenerateAPI
5. InterAct
6. IBIS Hardship Communications
7. vRetrieve (for doc generation)

PRIVATE



[Document Generation Architecture Building Block - Target State TAF Endorsed](#)

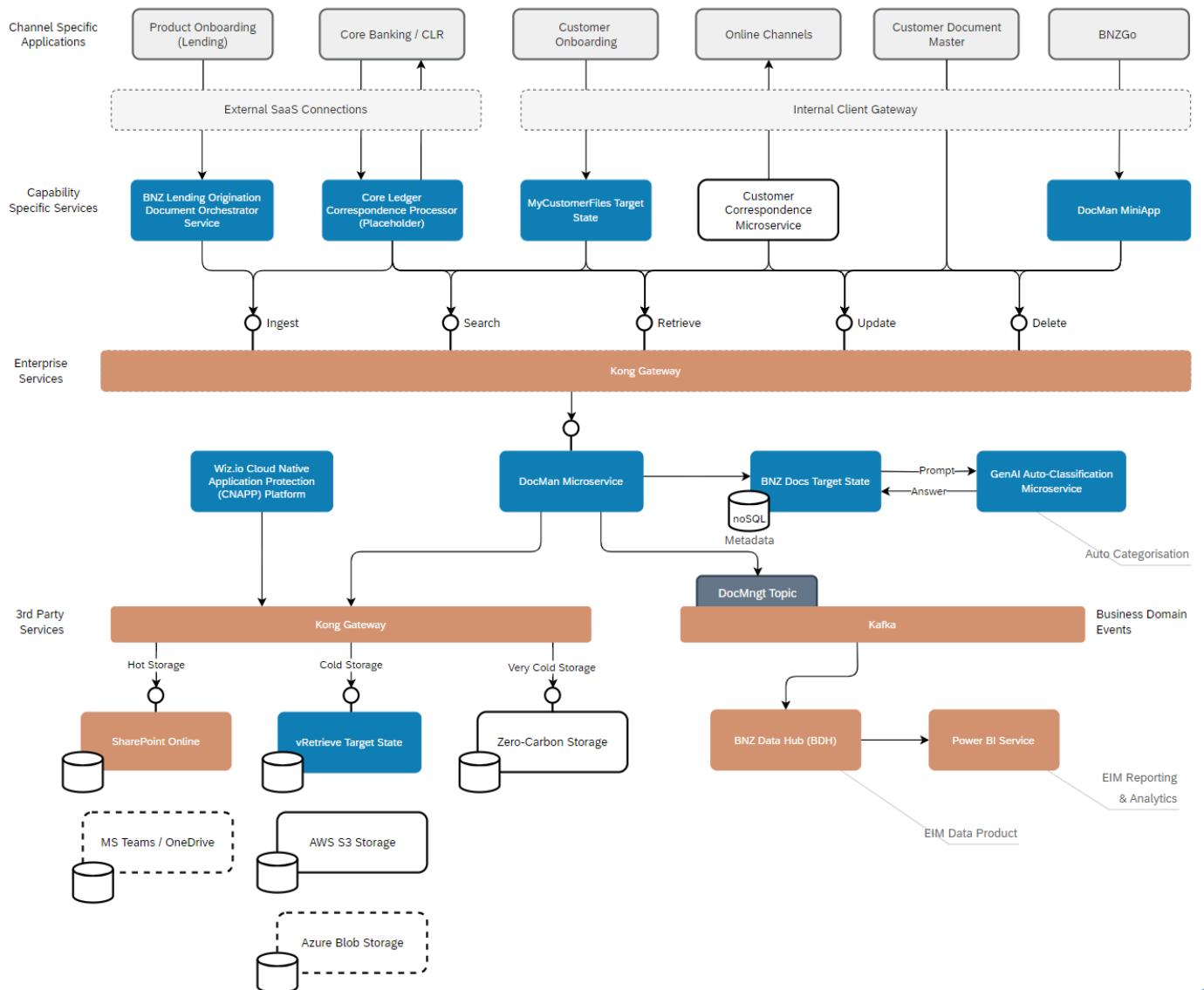
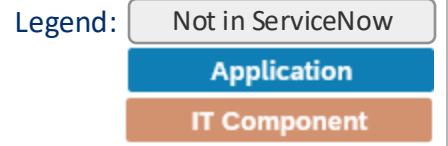
Document Management

We will invest in an intelligent headless document management system, serving customer and colleague experience systems (SaaS and internal applications, agnostic to any vendor storage or management technology, and replacing existing legacy document libraries.

Divest:

1. MyCustomerFiles
2. DORIS (LendingDirect and LSD)
3. MyPeopleDocs
4. SharePoint 2013 and 2019
5. vRetrieve (for doc archive)
6. Correspondence WPS (IBM)
7. Legal Document Management
8. myMarketing

PRIVATE



[Document Management Architecture Building Block - Target State TAF Endorsed](#)

PRIVATE



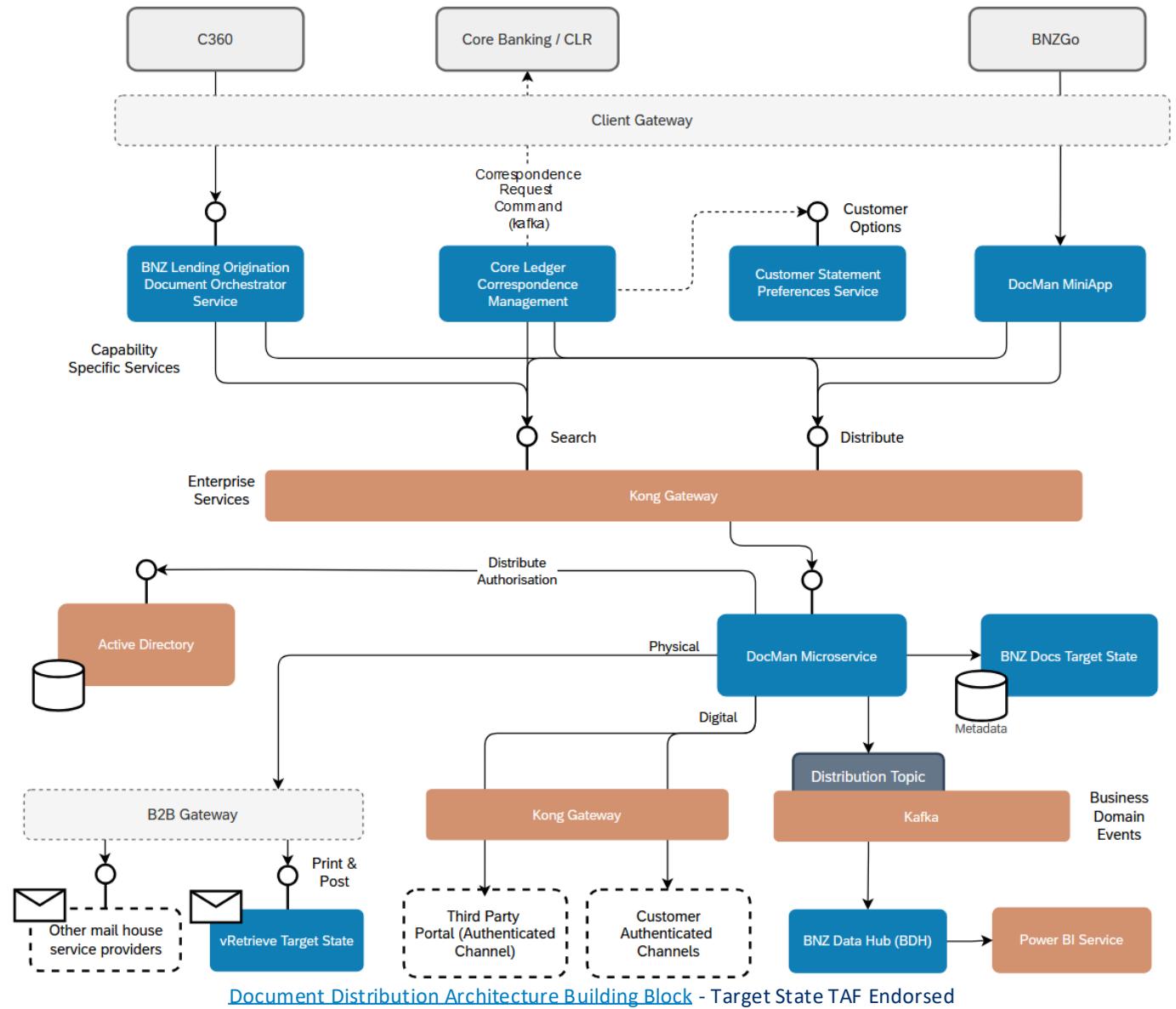
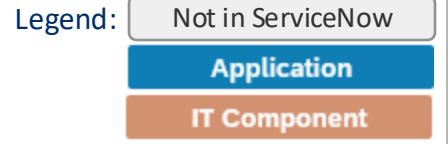
Document Distribution

We will reuse existing authenticated channels where we can, and invest in a new mail-house and channel agnostic Distribute API. This will act as an anticorruption layer between frontline systems and our distribution providers. The microservice will require the address and method of distribution, physical or digital, and will publish distribute state changes (queued, sent, received) on the business event bus.

Divest:

- vRetrive (in its current legacy state), migrating to the vRetrive target state (modern integration)
- Email, as a way to distribute confidential document
- DocuSign, as a means to distribute documents to third parties and prospects

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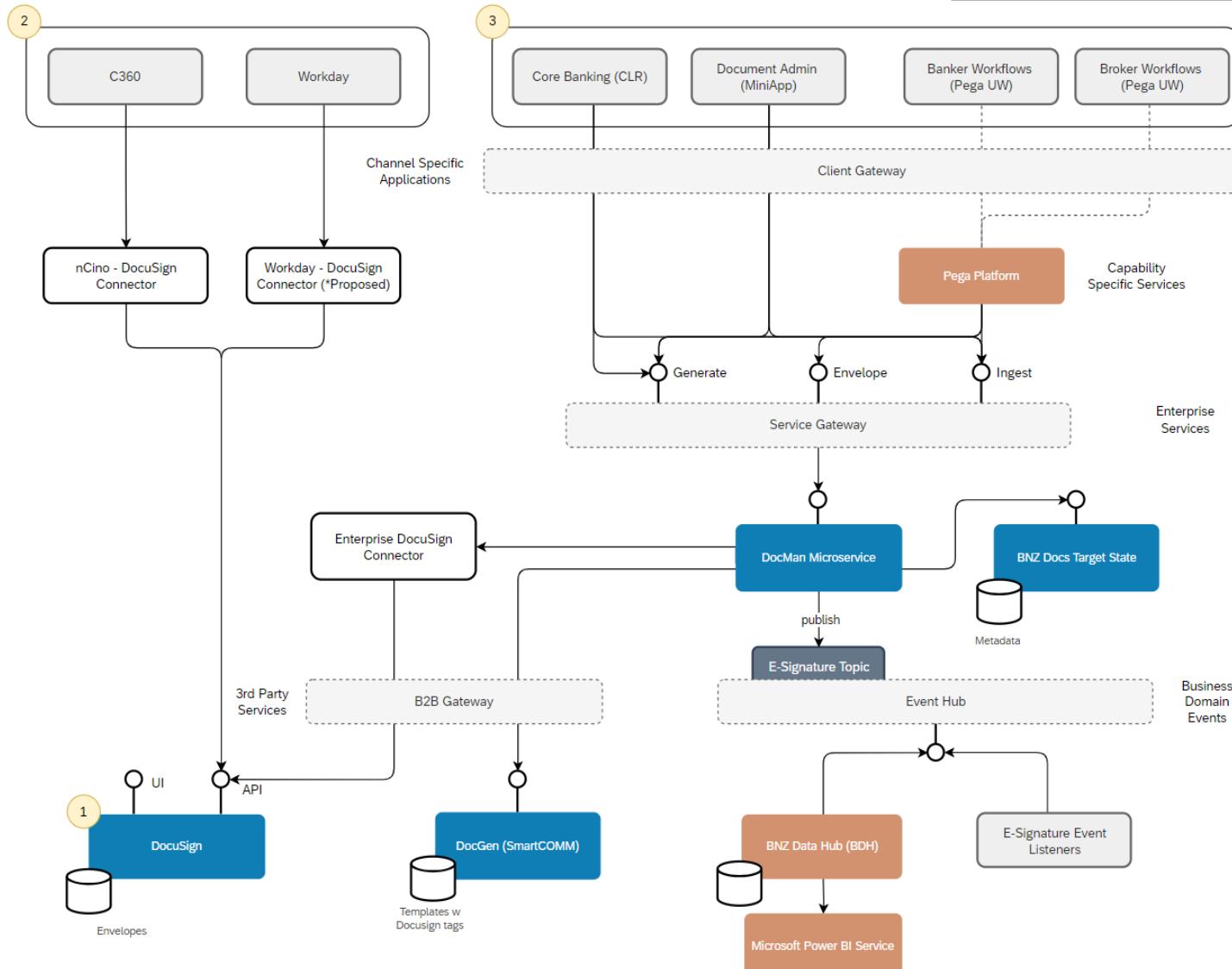
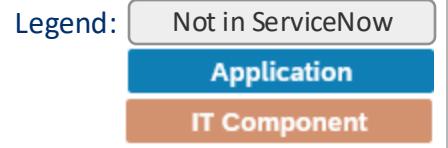
Digital Signatures

We will invest in more automation of our DocuSign SaaS tooling, phasing out manual uploads of documents, and phasing in both tightly coupled and loosely coupled connectors. The default workflow pattern will be the loosely coupled connector, accessed by the DocMan microservice, and reduces the complexity and cost of integration, while maintaining an anti-corruption layer between envelope originating systems and our third party vendor. The tightly coupled connector (like nCino-DocuSign), offers capability specific integrations via a SaaS to SaaS connector.

Divest:

- Business processes that manually upload documents to DocuSign
- Business processes that require wet signatures.

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E-Signatures Architecture Building Block - Target State TAF Endorsed

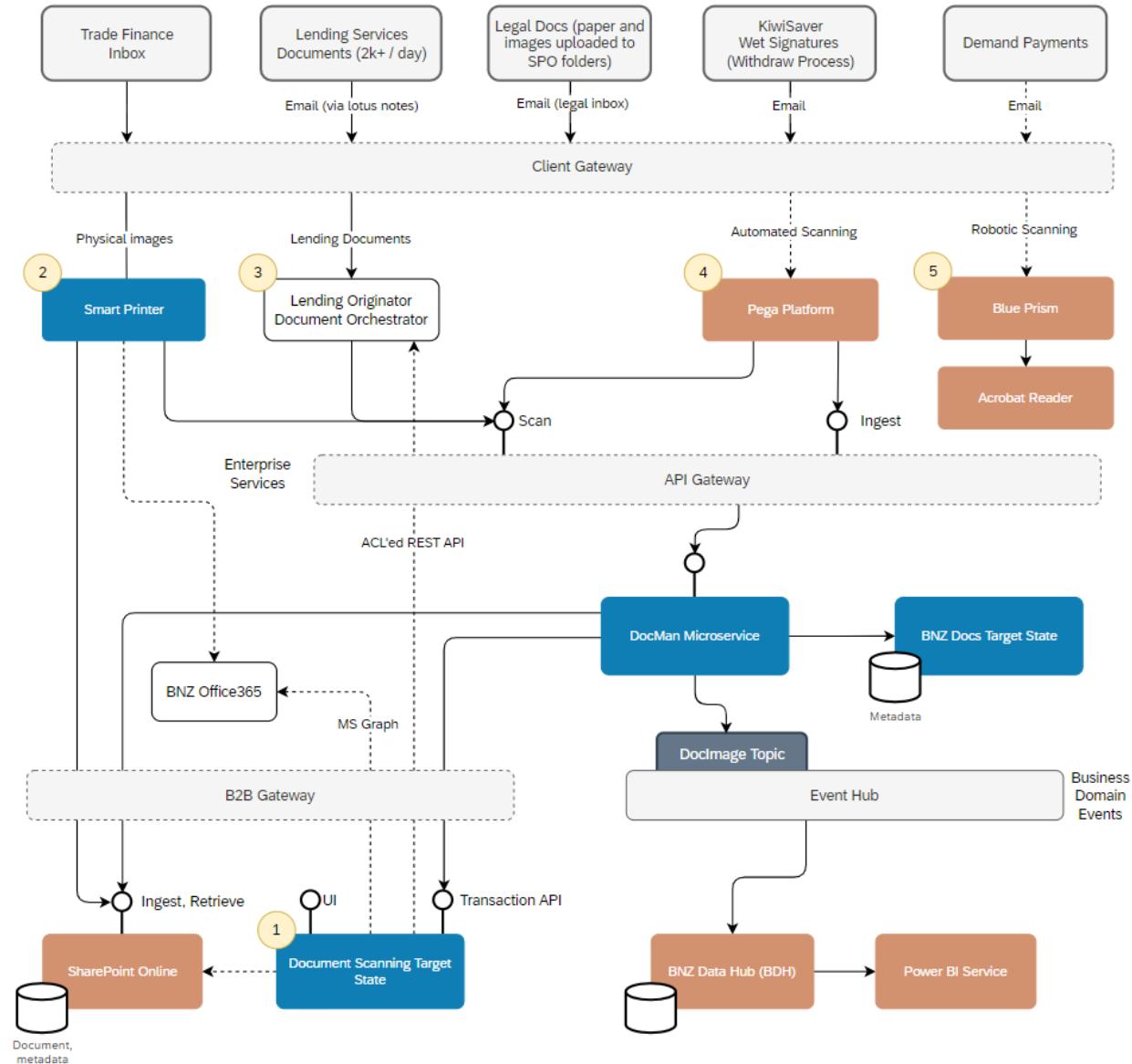
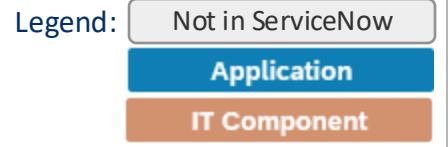
Imaging and Scanning

We will invest in Abbyy Vantage SaaS as our target state document scanner. This advanced machine learning tool can receive documents by manual upload, SPO connector, or MS Graph to BNZ O365 (email). Processed document can be retrieved via a exposing a BNZ API (1), or by polling the Abby transaction API (4). For more simple scanning tasks, robotic automated can be achieved using the Blue Prism and Adobe stack. For physical scanning, we will promote the use of our Smart Printers, modified to leverage Abbyy ML skills before pushing the result to SPO.

Divest:

- Kofax
- Lending Services Doc Prep (Pega)

PRIVATE



PRIVATE

EDM User Interface

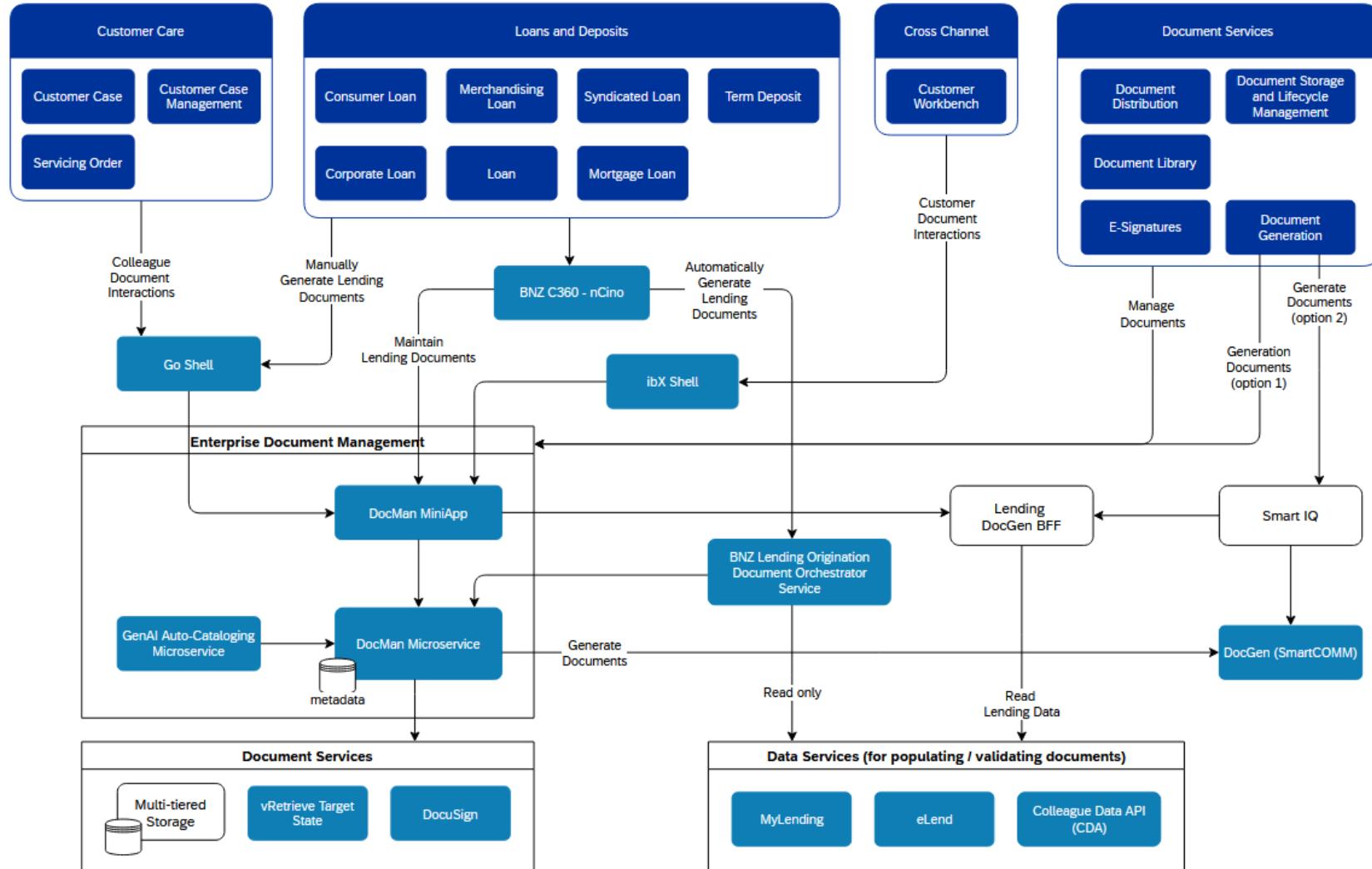
Follow NAB's lead and build a superior integrated customer and colleague experience for document services.

All documents generated or uploaded will be accessible via the BnzGO DocMan MiniApp.

Supports both generic and domain specific services (such as Lending Origination)

Divest opportunities:

- MyCustomerFiles
- Hot Docs (first off the rank)
- SharePoint 2013/2019





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Enterprise Knowledge & IP Service Platform

Target State Architecture

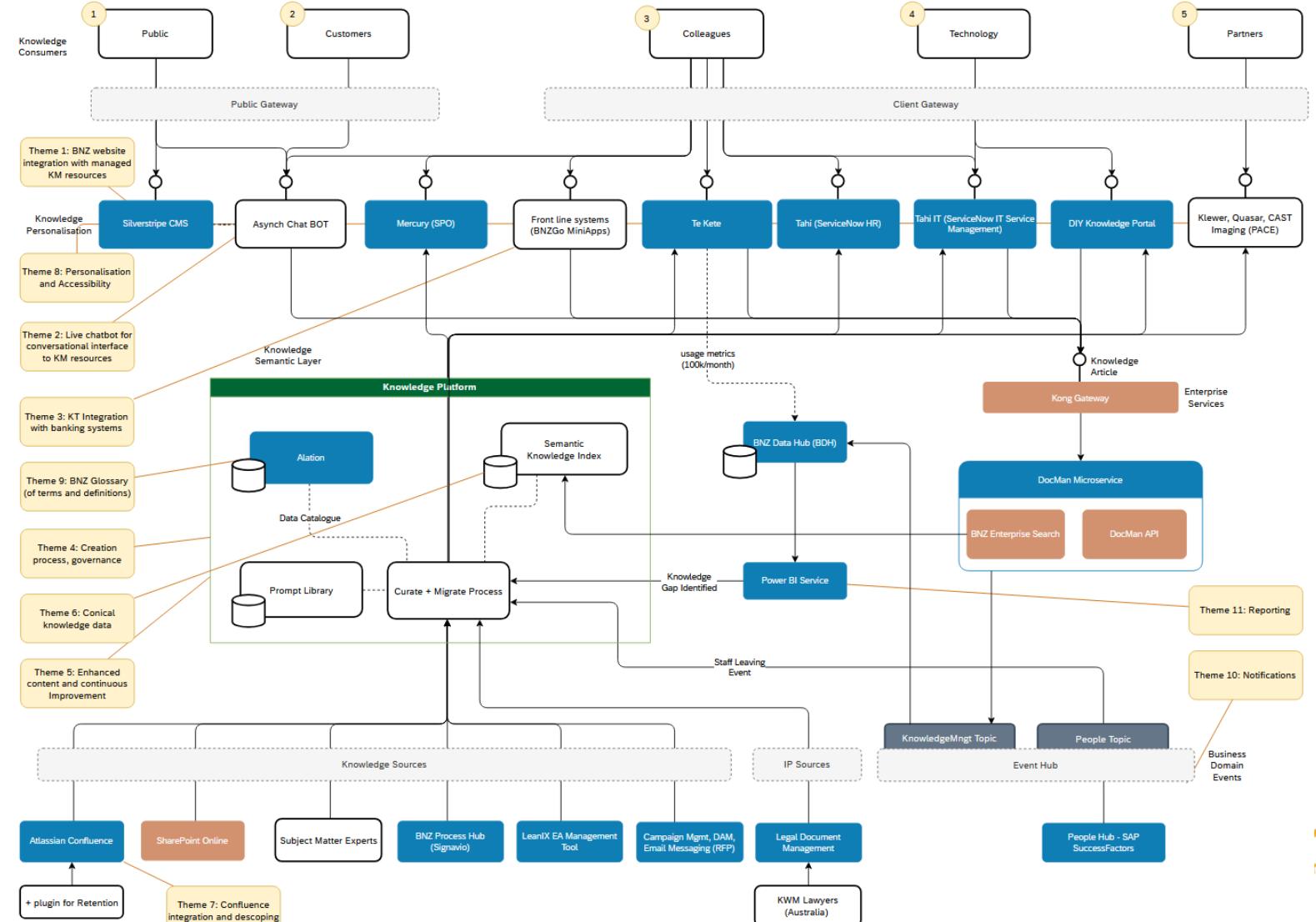
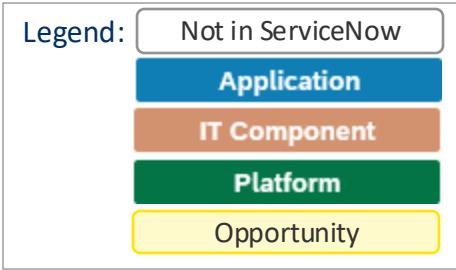
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Knowledge & IP Management

There are eleven improvements identified to the current fragmented knowledge landscape, including the development of a knowledge platform, curating and sharing content, a GenAI chatbot channel, improved knowledge notifications, proactive knowledge creation, better reporting of usage and trends, and improved analytics to turn insights into productivity gains across the whole bank.

Divest:

- Atlassian Confluence (as a knowledge base)
- SharePoint Online (as a knowledge base)
- Te Kete (as an analytical and management tool)





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Enterprise Records and Archive Management Platform

Target State Architecture

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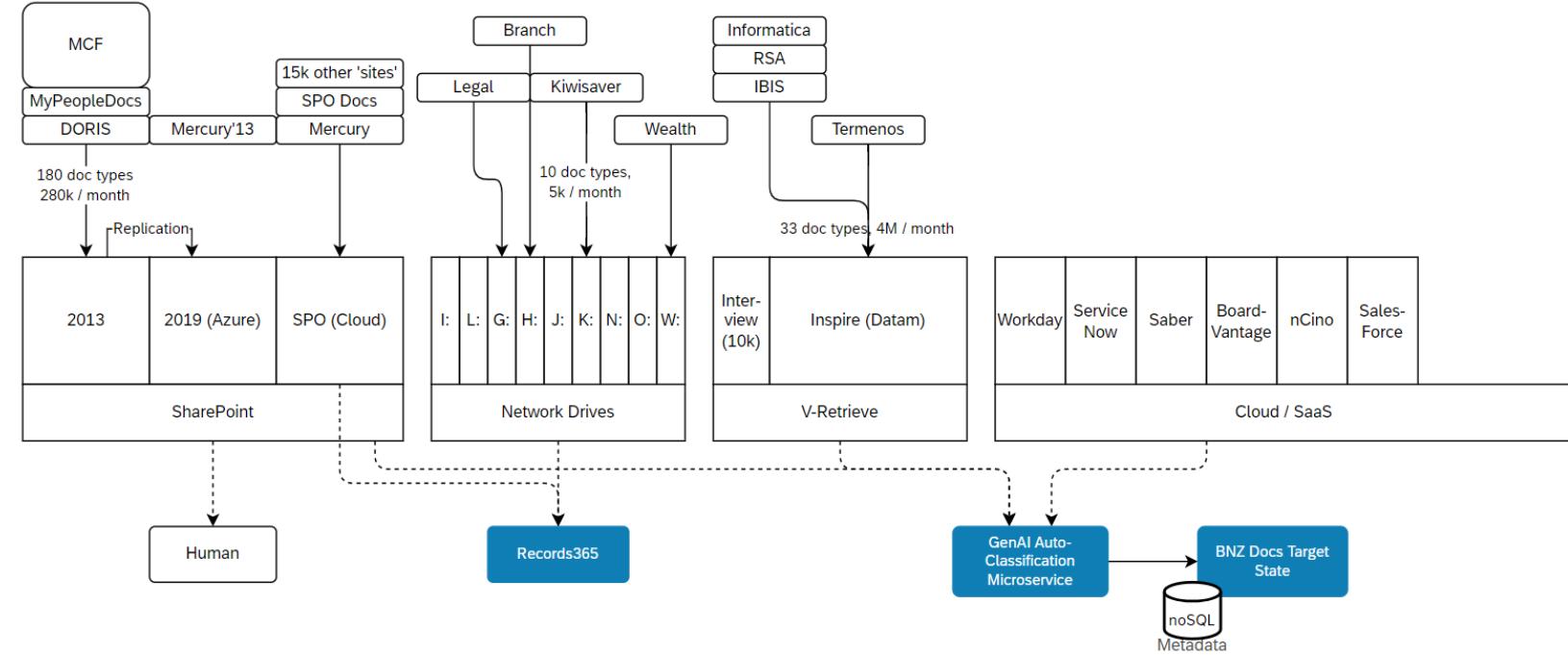
Records Management

We will invest in automation of records management, leveraging the intelligent classification and categorisation of unstructured data across all document libraries: on-prem, third-party, private cloud or SaaS.

Where SaaS or cloud services are unable to implement GIRP or privacy act policies we will leverage internal GenAI and the BNZ Docs to classify and categorise documents in place and manage their lifecycle.

Contain:

- RecordPoint (to SPO and network drives)
- SharePoint Online (as a metadata enforcement point)



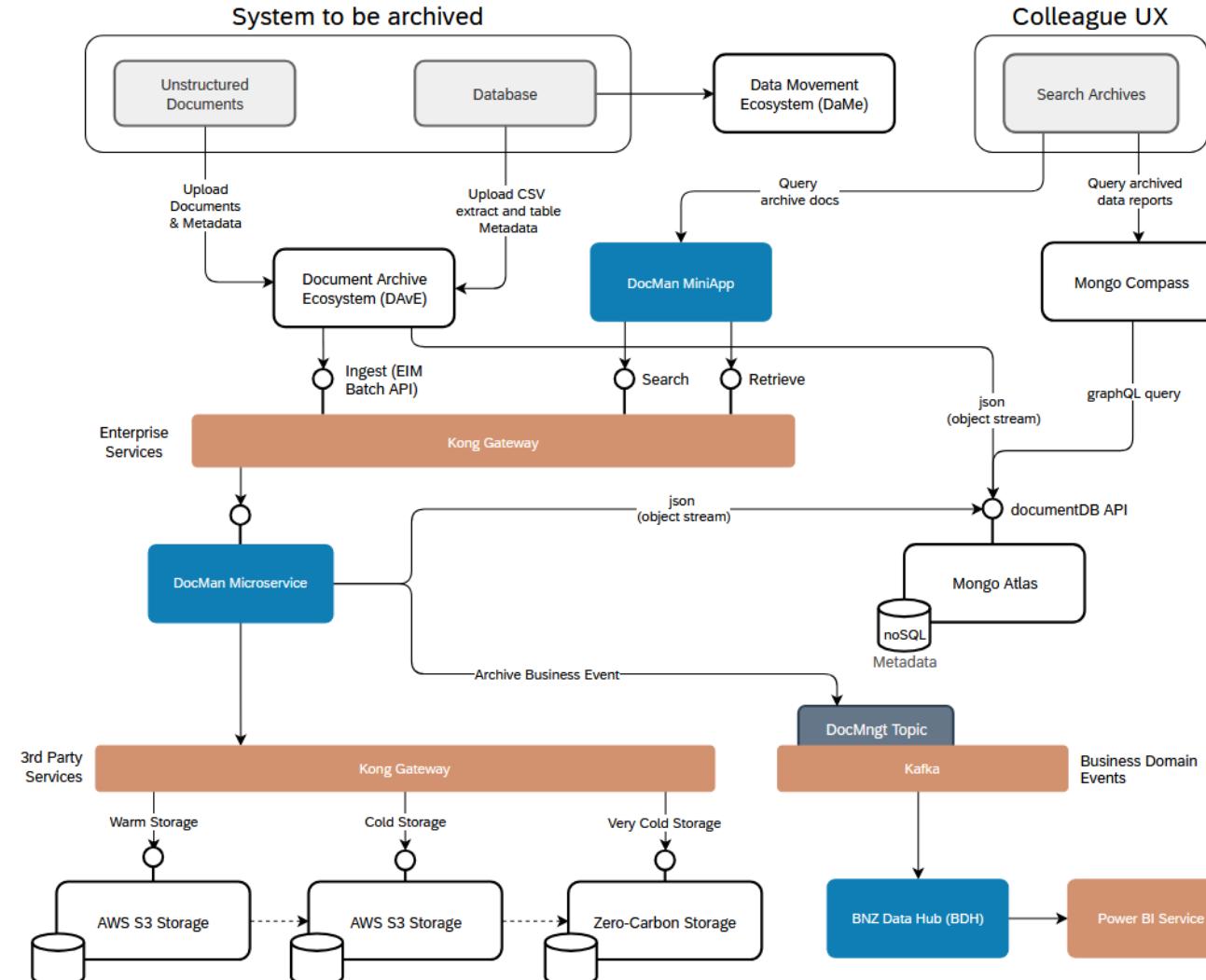
Archive Management

We will invest in a headless enterprise archive solution, capable of storing structured or unstructured information from retired or soon-to-deprecated systems.

The archive service will provide a tiered storage model for documents, and integrating lifecycle management for all data assets designed for optimal storage speed and cost.

Divest:

- Tech-stack Simplification systems (23 identified for archive)
- SharePoint Online as an archive repository
- vRetrieve as an operational archive repository
- CMOD – Content Management On Demand archive repository
- Imprint (cheque image archive)
- Pega UW archives.
- Assist forms (archives)





DATE

Enterprise Digital Asset Management Platform

Target State Architecture

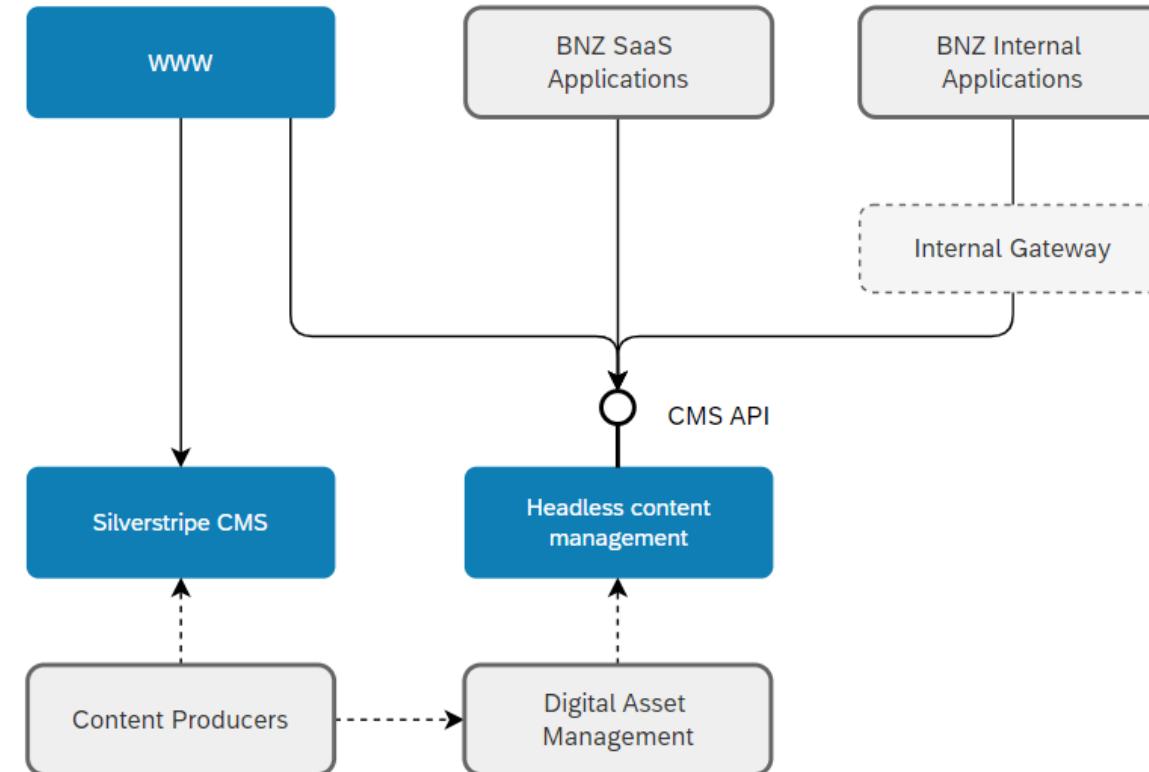
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Digital Asset Management

We will invest in a headless content management system, offering centralised Digital Asset Management (DAM) for the public website and BNZ business applications (internal or SaaS). This enables a scalable, consistent workflow capability for the publication of images, letters, legal text, signatures, banners, page blocks, CSS and more, across multiple channels, devices and languages.

Contain:

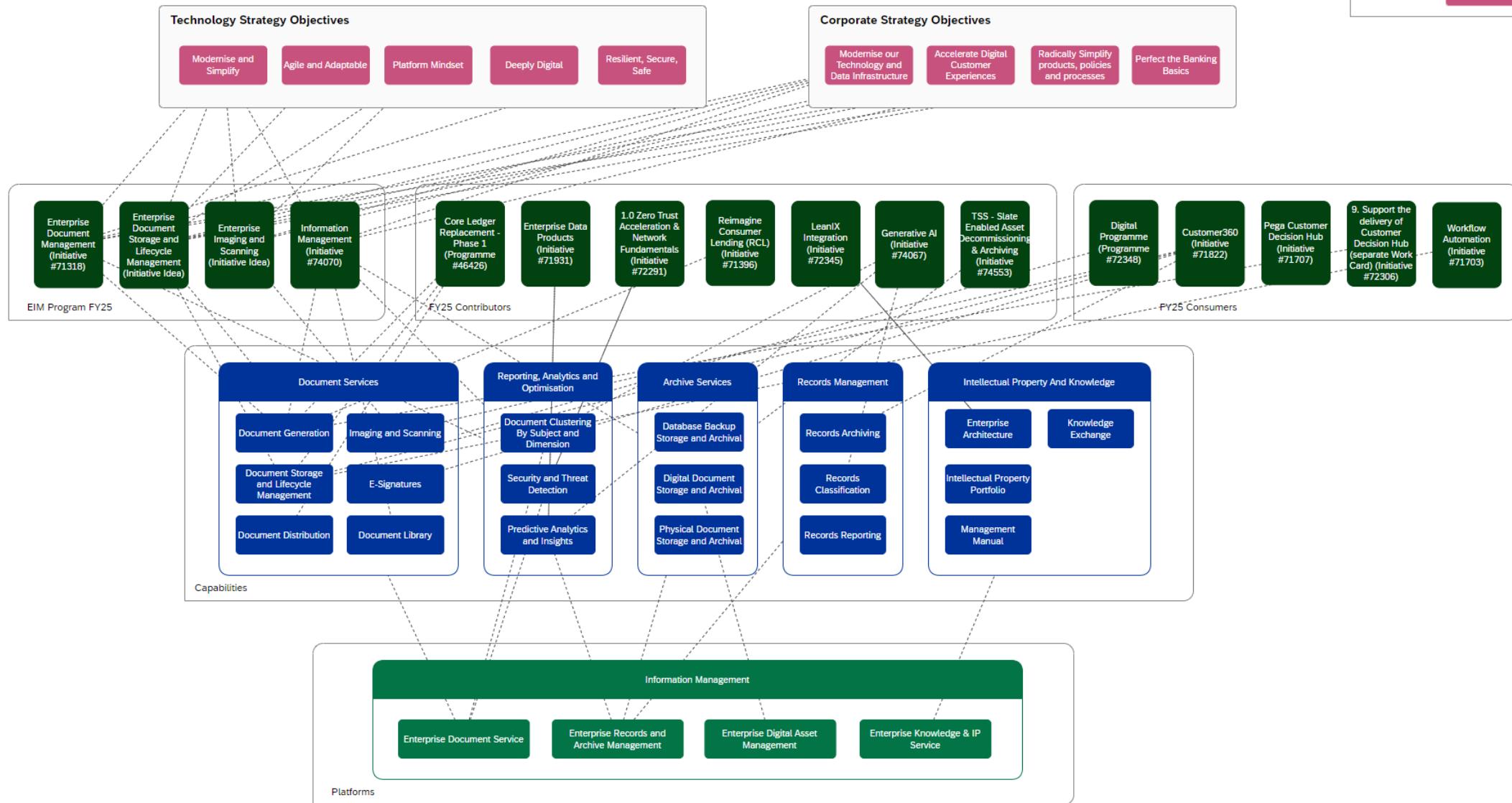
- SilverStripe (as a CMS, at least until MarTech have completed the market analysis / RFP)



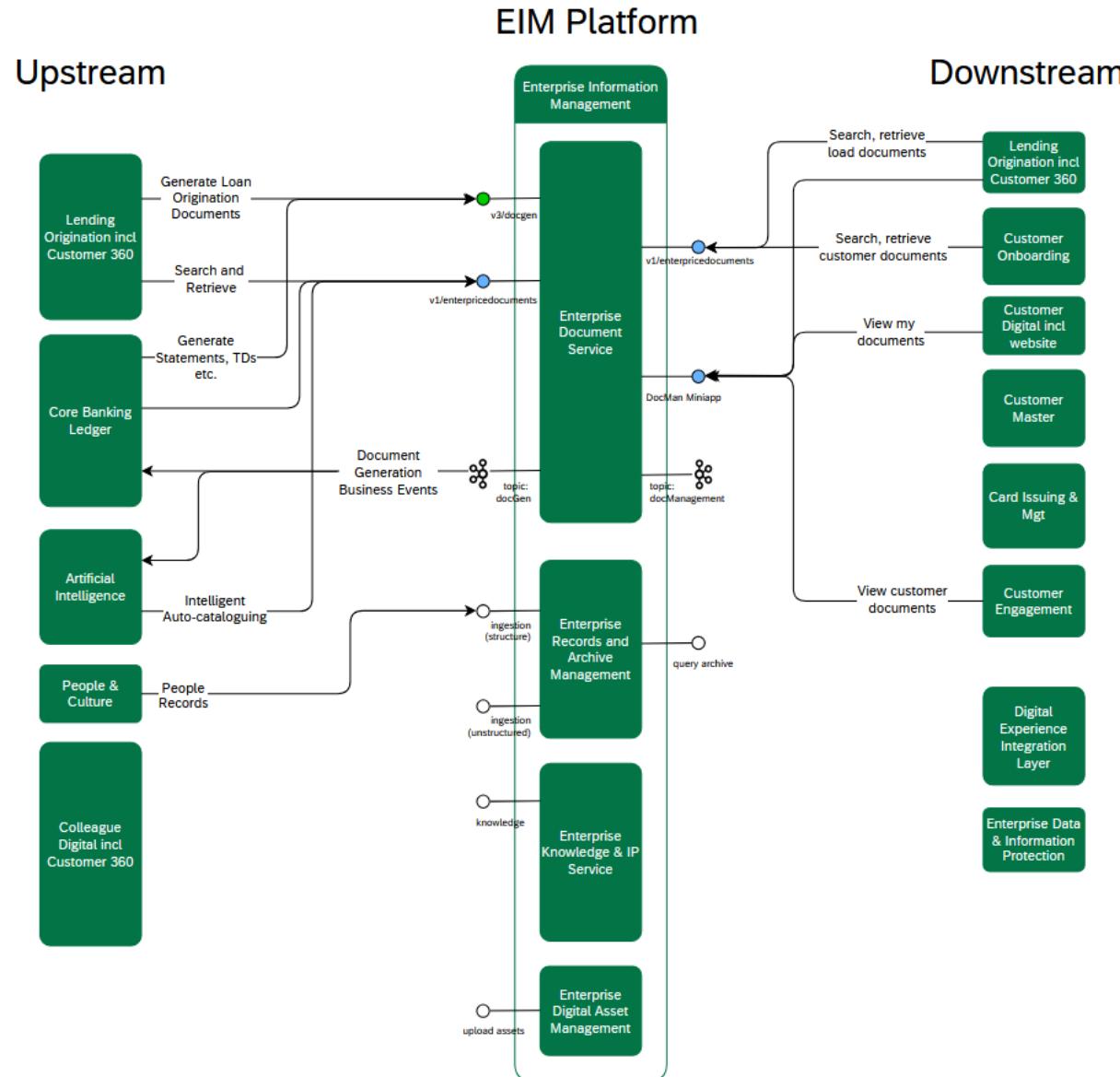


Enterprise Context

FY25 Initiatives and their Objectives



Platform data flows and integration



NOTE: This diagram is a work in progress.

EIM Document Services platform exposes two APIs (one active, one in an innovate state), and published 5 business event topics (Kafka events)

Documents are generated upstream, then ingested for downstream consumers.

Data products (not shown) will be generated from each Kafka topic shown, i.e. the DocGen topic will be used to seed a reusable DocumentGenerated data product in BDH

Technology Strategy Alignment

 **Modernise and Simplify**

This target state comprises of loosely coupled microservices, built by small agile teams, using the following industrialised recipes:

- Miniapps (for Lending Docs, doc admin, MCF target state)
- SpringBoot microservice (DocMan)

Patterns we will adopt:

- Event-Driven Architecture using Kafka.
- Kong Enterprise Services (REST API endpoints for external SaaS or internal applications)
- Kafka to BDH data products (generation, storage, access, distribute etc.)

The EIM TSA offers a blueprint for replacing the current landscape of fragmented, broken, unsupported, and not-fit-for-purpose applications (BI Publisher, HotDocs, iText, Kofax, MCF, vRetrieve, etc.) with a new enterprise grade EIM service:

- Springboot microservices offering the full suite of IM value chain operations (generate, store, search, etc.).
- Enables the migration information storage from expensive vendor-lock-in to a multi-tiered commodity cloud storage.
- Intelligent and automated (GenAI) document classification and categorisation.

 **Agile and Adaptable**

This target state comprises of loosely coupled microservices, built by small agile teams, using the following industrialised recipes:

- Miniapps (for Lending Docs, doc admin, MCF target state)
- SpringBoot microservice (DocMan)

Patterns we will adopt:

- Event-Driven Architecture using Kafka.
- Kong Enterprise Services (REST API endpoints for external SaaS or internal applications)
- Kafka to BDH data products (generation, storage, access, distribute etc.)

 **Platform Mindset**

This TSA encourages investments in a suite of enterprise platforms, each offering dedicated support and operating model aimed at enabling an uplift of capability maturity and the federated onboarding of IM workflows. Key platform this strategy uplifts:

- Enterprise Document Services, led by Kevin Dittmer (Platform Manager)
- Enterprise Knowledge and IP Services, led by Kate Alison-Tomlin (TBC)
- Enterprise Records and Archive Management, led by Kevin Dittmer (Platform Manager)
- Enterprise Digital Asset Management, will be a new platform supported alongside other information services.

 **Resilient, Secure and Safe**

The EIM TSA has been developed in conjunction with the data protection and information security domain workstreams, and will be looking to deliver the following new IM security features:

- Move to SmartComm pure cloud represents a move to a more resilient and reliable document generation capability.
- Core information protection capabilities (virus scanning, malware detection, and PCI controls) to be baked into the DocMan microservice.
- Automatic classification of documents at the point of creation or ingestion, enabling full lifecycle governance of information assets.

 **Deeply Digital**

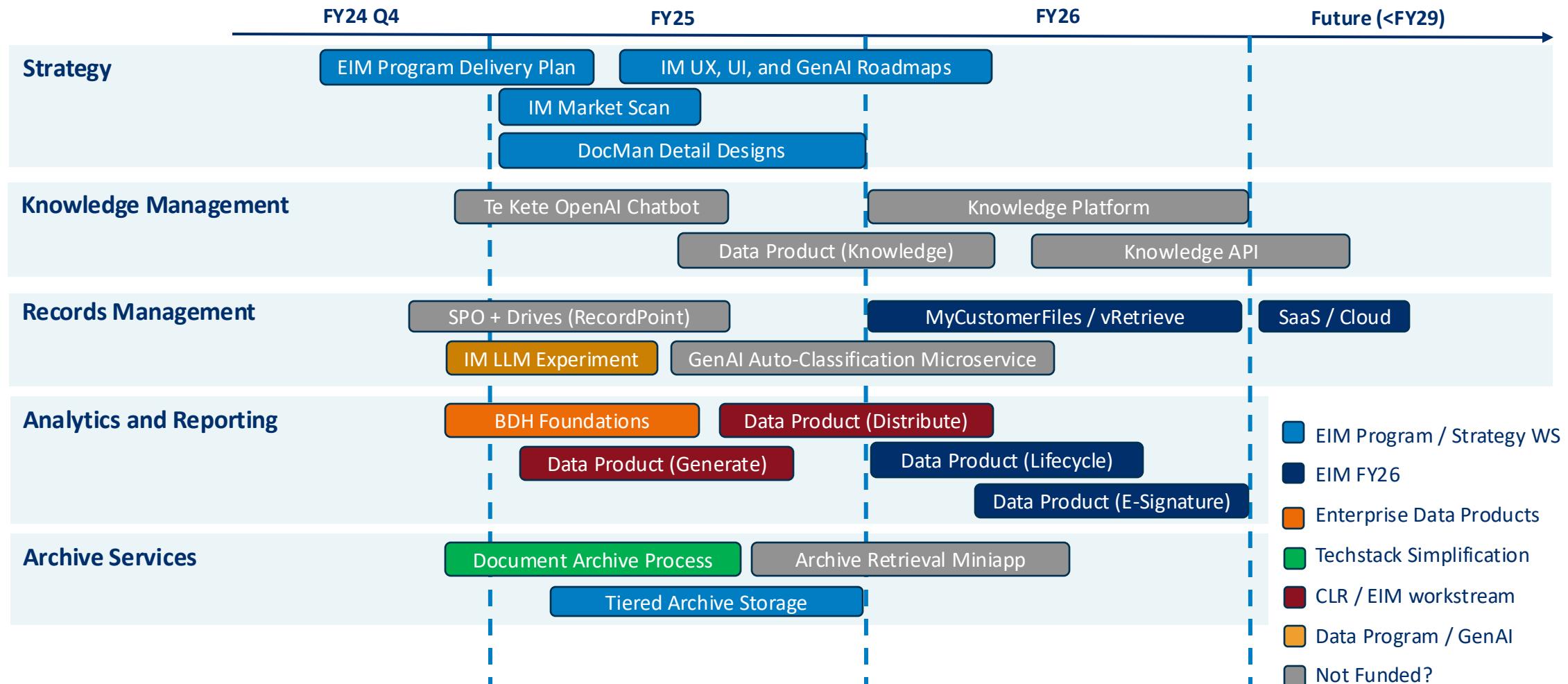
This TSA drives more digital experiences for document generation, e-signing, distribution and management. Key digital experiences we plan to deliver:

- A new shared DocuSign API connector, with the aim to have 90% of all envelopes automatically generated (we currently have 90% manual)
- The use of GenAI to classify and categorise documents upon creation or ingestion, so colleagues will not need to do this manually.
- Growing our Smartcomm document template capability to greatly increase our system generated customer communications.

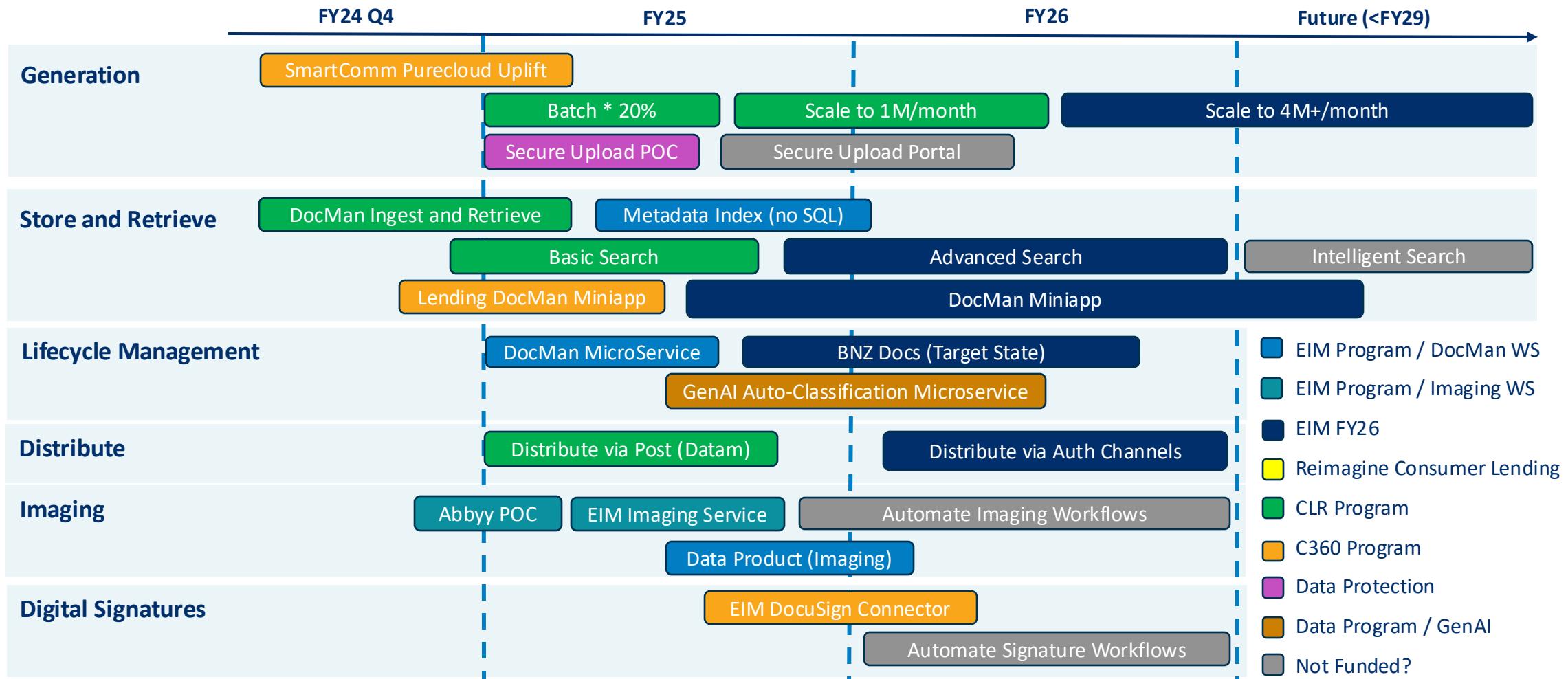


Simplification & Modernisation Roadmap

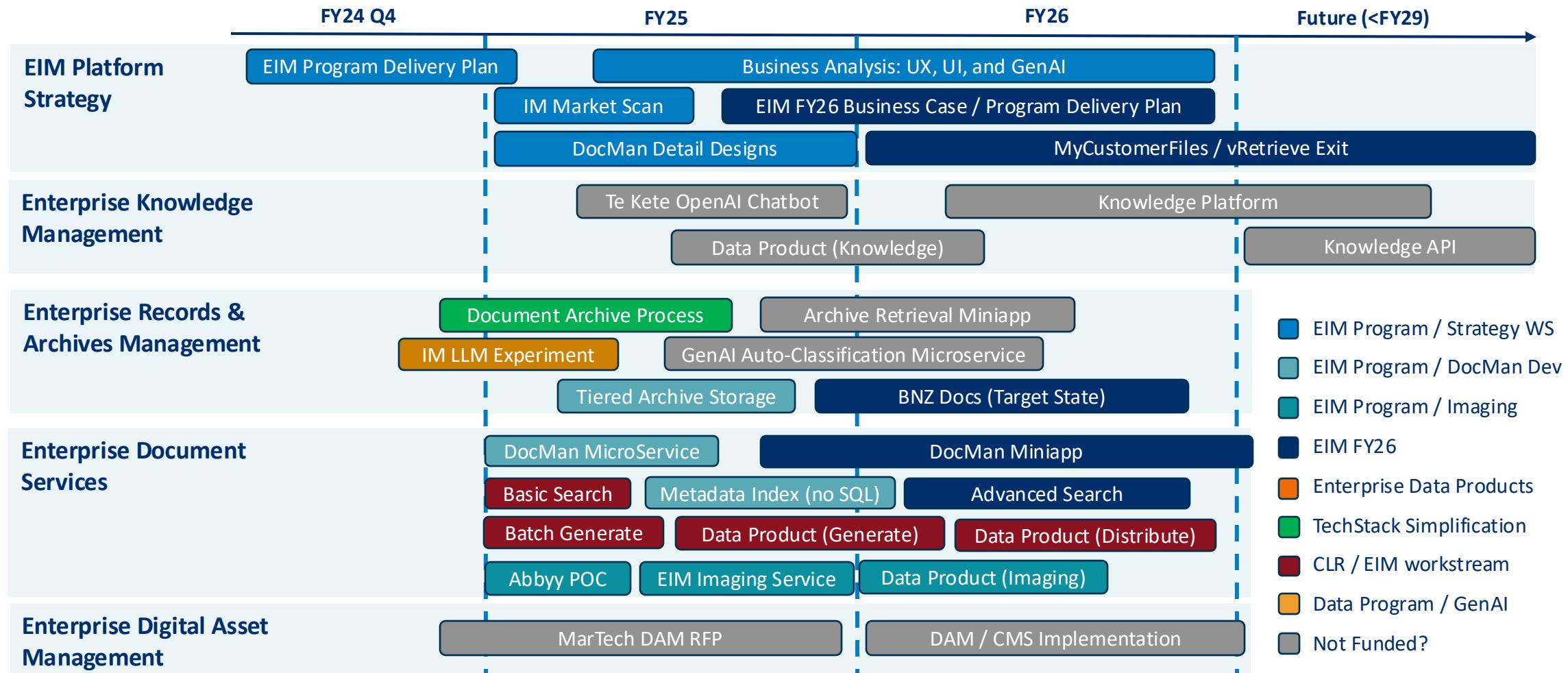
Roadmap - Information Services



Roadmap – EIM Document Services

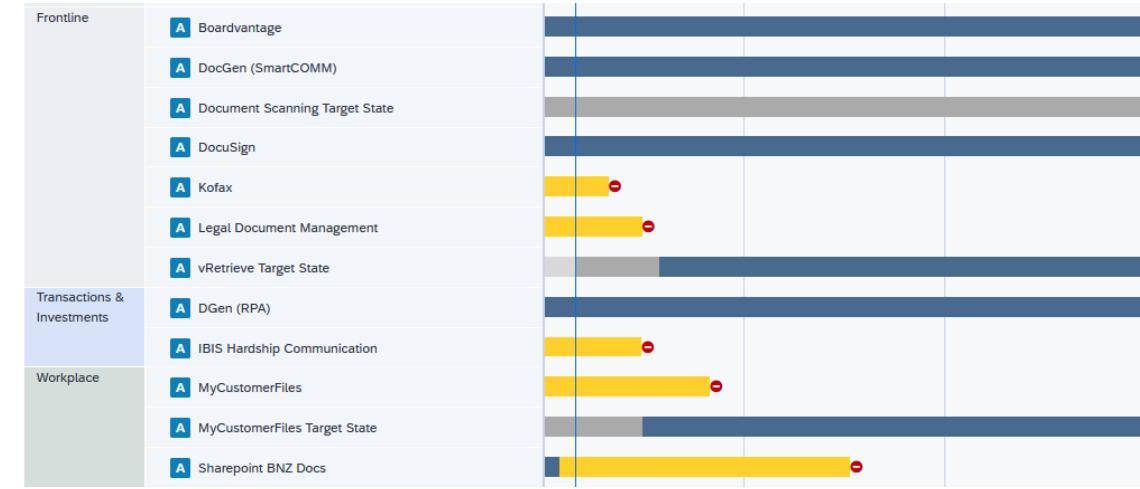
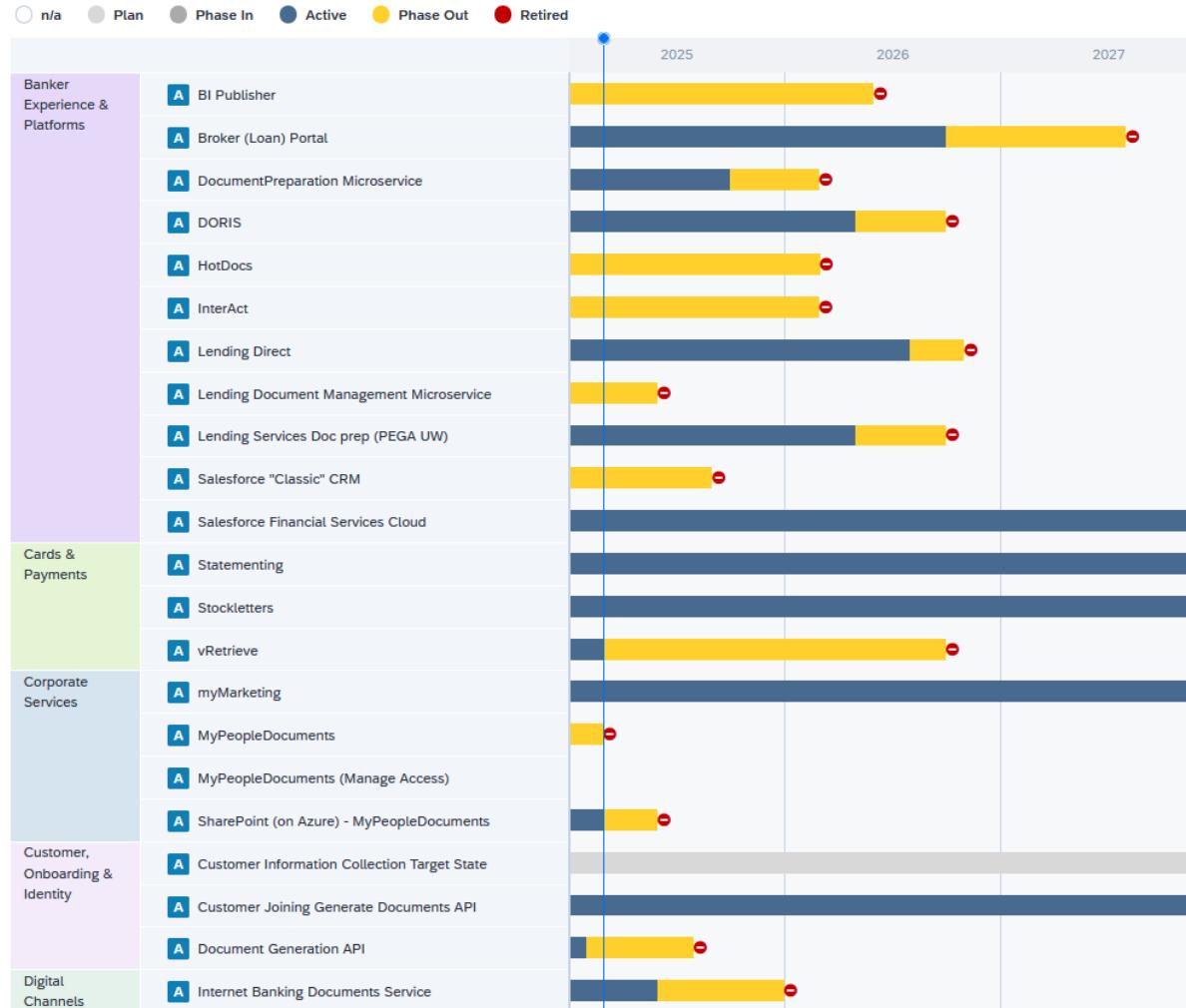


Roadmap - By Platform

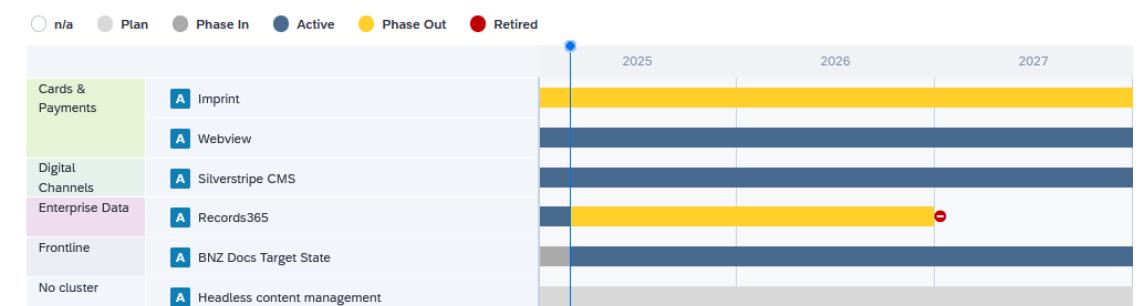


Roadmap – Document Mngt Applications

Up to date visualisations of the roadmap for the platform's assets are available [in LeanIX](#)

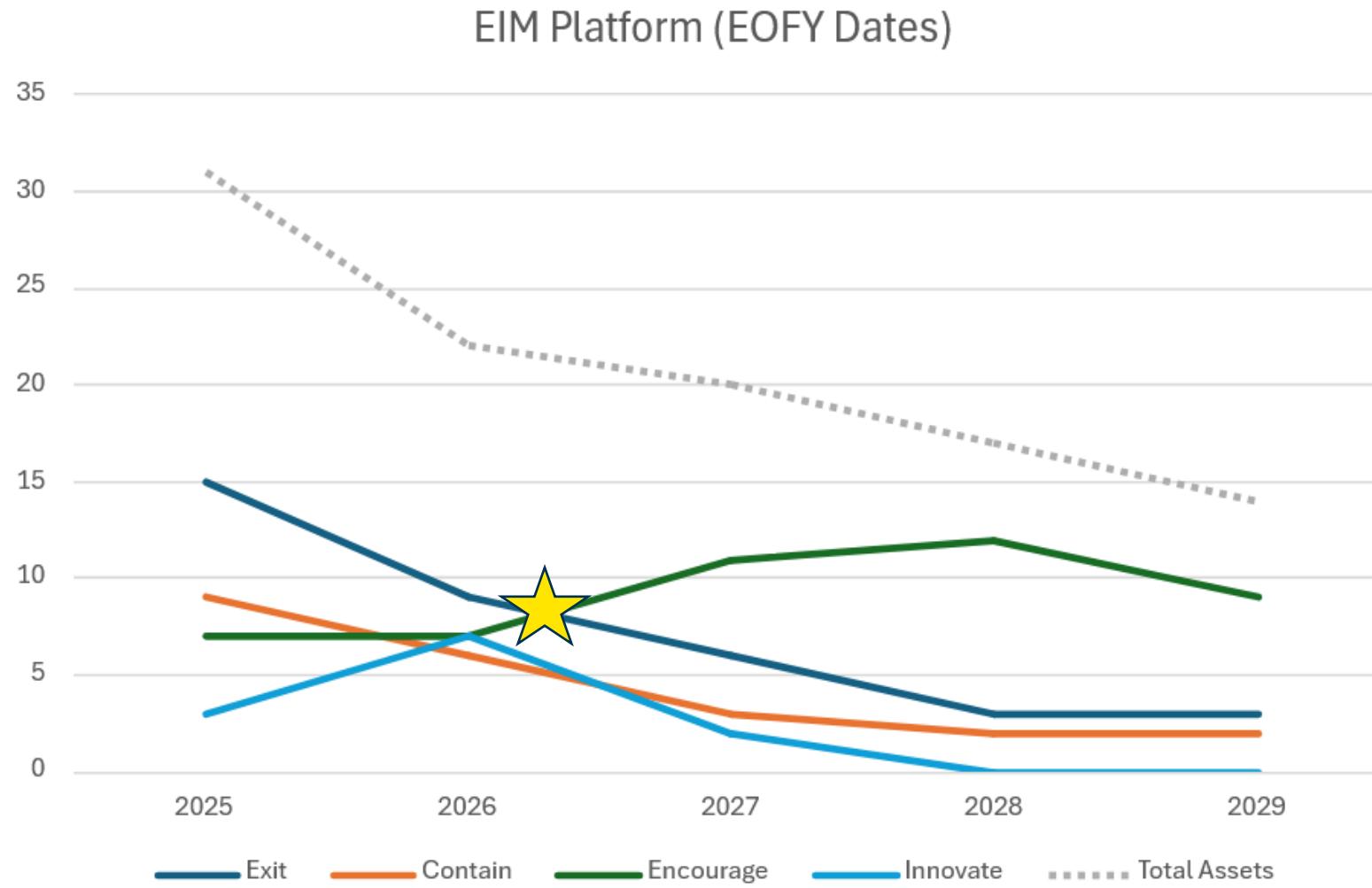


Digital Asset and Archive Management platforms



* The colours represent the lifecycle state of each of the Application component that makes up the Credit Modelling, Pricing & Decisioning platform based on the above legend.

Roadmap Modernisation Tipping Point



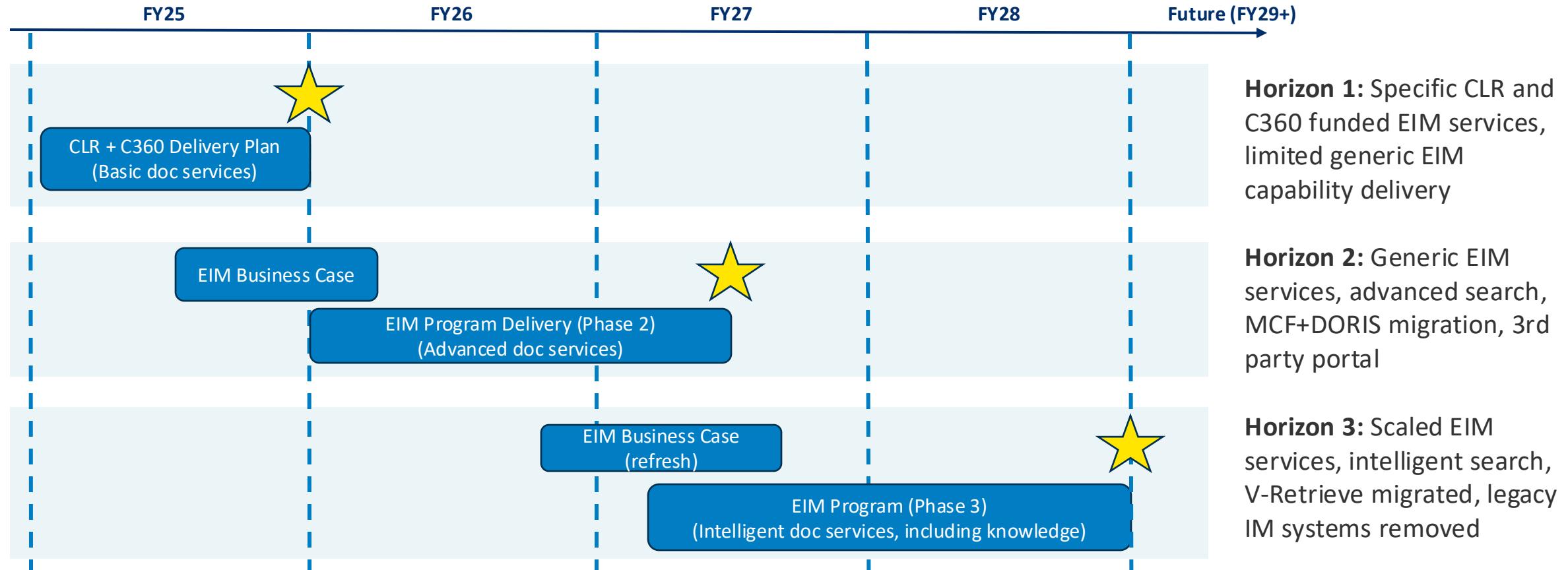
Document services tipping point, defined as the point where we have more assets in 'Encourage' state than in 'Exit'

- Document services platform starts FY25 with 32 applications, 15 in exit state, and 7 in encourage.
- Assets that start in innovate state are delivered into an encourage via the EIM and other supporting change programs
- Within 5 years we will have simplified the EIM platform, supporting half the number of IT assets



Platform Horizons

Roadmap - EIM Platform Horizons





Appendices

APRA Checklist

Target State Architecture roadmaps

APRA feedback



While initial roadmaps have been drafted for certain platforms, these are fragmented and do not provide visibility of the total body of work to be completed. Currently, there is no enterprise technology roadmap that includes key milestones and timeframes or evidence that sequencing and dependencies have been considered in the planning process.

In addition, the reporting and governance mechanism for the technology transformation initiatives has yet to be established. APRA acknowledges that the BNZ Modernisation Index (BMI) is being rolled out, however the effectiveness of BMI in incentivising and driving progress is yet to be proven as it is being introduced in scorecards in FY25, and we understand it is not an effective measure of progress.

Deliverable



Develop technology modernisation roadmaps at the enterprise and divisional level. The roadmaps should provide visibility of the totality of work to be undertaken and include target state, accountabilities, feasible timelines, interdependencies and sequencing. There should be a funding model to support the execution of the program of work each year and a governance and reporting mechanism to monitor progress against the roadmaps and the impact on technology risk profiles.

Due
30 June

What this means for us



- 1. Deliver approved target state architectures for all 52 Platforms (45 remaining)**
 - Review target state architecture contents to ensure APRA satisfaction and NAB alignment
 - Prioritise Platforms based on BMI of assets, also reprioritise or reallocate lower priority work
 - Enlist internal and external resource assistance to complete
- 2. Establish Strategic Architecture Authority to govern and monitor progress against TSAs**

- 1. Platform Scope & Definition**
- 2. Platform Vision - Target state summary**
- 3. Context:**
 - Value chain-stream
 - Capability map
 - Interdependencies with other Platforms, Domains, areas
 - Stakeholder map??
- 4. Current state:**
 - Current state architecture
 - Landscape (Lean IX) + BMI
 - Challenges, Issues & GRACE risks
- 5. Target state:**
 - Target state overview - what will great look like? how will it address challenges, and risk profile?
 - Alignment of Target state with Strategic ambition, Tech strategy themes, NAB TSA and direction
 - Modernisation journey with horizons/ Tipping point / Initiatives funded, planned and underway - spend only if available
 - Simplification & Modernisation roadmap, potential timeframes, dependencies, foundational work required