



Case Study: Dexia Bank



Customer Overview:

Dexia Bank, one of the main players in the Belgian banking and insurance sector, is part of the Dexia Group. As a worldwide provider of financial services to local authorities, the Dexia Group also enjoys an excellent reputation in the field of financial services for individuals, asset management and investment management.

“THANKS TO GLOBAL 360, DEXIA HAS NOT ONLY IMPROVED CASE MANAGEMENT, IT HAS ALSO OPTIMISED THE UNDERLYING OPERATIONAL PROCESS”

Challenge

Dexia wishes to optimise its document digitisation and dossier management in order to make its work organisation more efficient, to reduce costs and to offer a better service to its customers. This impressive electronic archiving operation means that some four million documents have to be scanned and archived electronically.

The application must finally allow some 1,500 staff at the Dexia central headquarters – wherever they may be – to work effectively with their colleagues on shared dossiers via direct connections. These dossiers may contain information in all possible forms: they may be scanned documents, information processed in correspondence, special web sites or data provided by a CRM system or company in-house system.

Solution

This operation actually started in the mid-1990s. Given the growing importance of excellent customer service, the management at Dexia became acutely aware that the company would have to rapidly eliminate its paper-based (and therefore costly) administrative systems – with plans to save them on microfilm – and that it needed an advanced electronic digitisation system. They finally opted for Imaging 1.x, an electronic document management system from Global 360.

Over the subsequent months and years, around 60,000 pages were entered into the system each day using Kodak scanners. During this process, all documents were given a barcode (containing the customer name and number, transaction type, etc.), then scanned and sent to the central AIX server based in Brussels via a fibre-optic connection. The staff could then consult them from this site. The entire process was speeded up in 2004 when Dexia bought a new system called Case Manager from Global 360. This platform also improved digitisation and case management.

It was not so much a digitisation system as management software that could monitor the overall data flow. This dynamic process handled the complete life cycle of a document, making it possible for Dexia to check the state of progress of dossiers and even to define the default tasks that still have to be performed, such as missing documents or authorisations, when creating new documents.

Challenges

- Paper-based (and therefore costly) administrative systems
- Inefficient data flows
- Low productivity
- Manual processes
- Lost time searching for documents

Solution

- Increased customer satisfaction
- More efficient work processes
- Easier document consultation
- Cost reduction
- Automatic dispatching

Results

- Increased customer satisfaction
- Enhanced productivity
- Total monitoring of data flows
- All documents and dossiers held in the same system
- Ability to do case management
- Faster decision-making processes



Case Study: Dexia Bank

Results

The first banking application to be migrated to Case Manager at Dexia was the liquidation or closure of bank accounts. During this operation, which started in November 2003 and ended in May 2004, an architecture which served as the basic structure for all other migrations was designed. In this respect, Case Manager's ability to offer high performance case management is crucial. For the system structures millions of documents, which are routed via multiple flows and in different formats, in dossiers or directories.

Optimisation of this data flow process was achieved during the second application migration. The application concerned the handling of successions, for which the project had been launched in September 2004. Handling dossiers in the event of death is a complex operation involving several departments within Dexia, as well as external actors (notaries and heirs). This second application was migrated to Case Manager over a weekend in mid-November 2004. Since then the possibilities for new data flows have been significantly extended. Automatic dispatching, which assigns dossiers and tasks to the most appropriate person, has also been incorporated in addition to the manual process. This person is selected according to certain parameters, such as their presence or absence and the tasks already assigned.

All the other migrations were done in 2005 and in early 2006. These are for key banking applications, such as SAP applications, international transfers, handling order forms and invoices and granting loans. As the bank works with templates, new applications can be quickly produced on each occasion. By bringing together some of the old applications, the number of applications is minimised, which reduces and simplifies the processes.

Another major advantage of Case Manager is that this solution can be integrated without a period of transition into Dexia's IT architecture. Users do not notice the move from the mainframe and the Case Manager database. Thanks to the FOXE interface developed by Dexia, all documents can be consulted quickly and easily. Dexia staff need only work with a single system to consult both the digitised documents and the dossiers and tasks. This facilitates the search for documents and leads to significant time savings.

Another positive point is that since the beginning of the migration process, Dexia has also thoroughly reviewed its underlying operational processes for handling morbidity

dossiers, which have therefore been overhauled and optimised. Business Process Reengineering and Business Process Management go hand in hand at Dexia.

Since the migrations have been carried out successfully, the

"We have been able to integrate the Case Manager from Global 360 into the bank's own architecture."

programme has begun a second operation. The goal is to also open up some applications to the bank branches. At the end of 2005, a pilot project was notably launched for the 'inheritance' application. By calling on a CITRIX system, the branches' staff will have 24-hour access to the system and be able to consult the documents directly. This will speed up considerably the decision-making for handling the death files.

Features of G360 Enterprise BPM

- Imaging
- Workflow
- Case management
- Document management
- Archiving

Sector

Banking and insurance

Departments using G360 Enterprise

- Opening of bank accounts
- Inheritance
- Loans

Number of users

1,500

Integrations

- FOXE
- Imaging 1.x
- SAP
- Mainframe
- CITRIX