

# Commonwealth Bank saves deployment time with TIBCO BPM



## COMMONWEALTH BANK

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### Industry ▶

FINANCIAL SERVICES

### Geographies ▶

AUSTRALIA,  
NEW ZEALAND,  
ASIA, UNITED KINGDOM

## Deployment Summary

- TIBCO's BPM software helped the bank build an application development process that can be easily deployed across the bank's various divisions
- TIBCO® BPM-based e-form replaced manual systems by automating the processes based on business rules and directions contained in a set of tables
- The e-form also routes information to the appropriate recipients for action while tracking and reporting on all stages of the process

## Benefits

- The solution helped reduce the development time involved in each subsequent BPM project by at least one or two months
- TIBCO's BPM software has provided the bank with a consistent methodology for identifying and implementing BPM projects
- Built-in reports reduce progress request inquiries, improving efficiency
- The bank can now deploy complex processes in approximately 12 to 16 weeks, from conception to implementation



*"We have gained the capability to cut at least one or two months off each individual project, reducing the overall cost."*

—Jim Roditis, senior manager, Image and Workflow group, Commonwealth Bank

With more than 10 million customers worldwide, the Commonwealth Bank of Australia is recognized as having one of the most comprehensive financial services distribution networks throughout Australia, New Zealand, Asia, and the United Kingdom. Characterized by its commitment to the innovative application of technology, the Commonwealth Bank is continually looking for aspects of its business that can be automated to enhance customer service, increase staff productivity and efficiency, and reduce back-office operating costs.

The Commonwealth Bank used TIBCO's business process management (BPM) technology to automate processes such as new merchant applications and charge backs in its credit card division. Having seen how BPM could provide efficiencies and cost-savings for the bank, its Image and Workflow group then wanted to develop a consistent methodology for identifying and implementing BPM. By creating a framework that could be applied to a range of different process improvements, the group hoped to reduce the development time involved in each subsequent BPM project and leverage and retain the institutional knowledge gained each time such a project was undertaken.

"Although our previous TIBCO BPM projects had worked well, we felt we needed to find ways to reduce the overall development time and cost of each

project," says Jim Roditis, senior manager of the Image and Workflow group at the Commonwealth Bank. "By making the very process of automating processes more efficient, we could protect our investment in TIBCO BPM technology and reduce the learning curve for our staff."

## Commonwealth Bank builds a consistent BPM methodology

With two years of experience with TIBCO BPM software already under their belts, Roditis' team decided the solution would involve using TIBCO® Staffware Process Suite to build an application development process that could be easily replicated and deployed across the bank's myriad divisions and easily altered to fit different business processes and models. This portable process methodology, known as FastTrack, would be designed and managed in partnership between Roditis' team and the bank's external IT partner.

"We decided to build a business-based set of technology processes using the IT outsourcer to provide development services and our own internal project management staff," Roditis says.

The first challenge was to build an all-purpose e-request form that would become the hub of the portable process methodology. Whether requesting retrieval of archived vouchers, managing the notification of deceased estates, or processing personal loan applications, bank staff

would replace existing manual systems by engaging with a step-by-step electronic form, customized for their particular process. This form would then automate the process by referring to business rules and directions contained in a set of tables and then routing information to the appropriate recipients for action while tracking and reporting on all stages of the process.

#### **e-form reduces deployment time and cost**

The first application of the portable process methodology came in designing a new process for requesting retrieval of bank vouchers. Transaction slips accompanying each deposit, withdrawal, or other transaction are stored in two systems depending on their age, with newer forms imaged and archived electronically and older forms stored as hard copies in secure offsite storage.

“When somebody needed information on a particular transaction, the old process was for the branch to make a request via phone or e-mail, which was then re-keyed at the back end and transmitted to the appropriate storage repository,” Roditis says. “There was no real accountability or way to track the process, and it meant people were constantly fielding phone calls about the status of their inquiry while staff searched the two systems for the voucher.”

By basing the new system on the e-form designed by Roditis’ team, branch staff are able to transmit their request directly to the appropriate storage system and monitor the progress of the inquiry. The form ensures that all required information is completed at the time of the request, cutting out the previous need for phone calls and e-mails to check details such as matching account names and numbers, clarifying transaction details, and other information.

“If the account name and number do not match, for example, or are not provided in full, the system will not let the request proceed,” Roditis says. “This alone has cut a huge logjam out of the process.”

While a workflow application such as this could have been created prior to developing

the FastTrack methodology, Roditis estimates that his team has been able to cut between one and two months off each workflow project by standardizing them with FastTrack. As well as taking on more complex processes, each project now takes approximately 12 to 16 weeks from conception to implementation, giving the bank the double effect of making Roditis’ team more efficient as well as realizing the time and money savings in the business units of each individual project.

“Building the form itself was pretty complex and took about five or six months, but by basing all subsequent workflow projects on this form, we have gained the capability to cut at least one or two months off each individual project, reducing the overall cost,” Roditis says. “By making the form intuitive to users and also building in the sorts of reporting and progress information needed by the business units, we have been able to reduce or completely remove the progress request inquiries coming into the back office, letting everyone work more efficiently.”

The bank has also gained the capability to track the performance of projects after rollout and make changes quickly and easily, as well as track and allocate the fees involved in different processes for more accurate reports on the cost of each business process.

#### **The partnership moving forward**

The FastTrack process has been used in a range of projects at the bank, with more on the drawing board. These include automation of the duplicate statement request process, customer registration for the online NetBank service, and phase two of the New Merchants credit card application process.

The FastTrack developments are proving to be successful and are generating more opportunities. These opportunities arise through the demonstrated scalability, flexibility, and architectural fit of the solutions. Furthermore, there is a strong emphasis on user contribution throughout the development cycle.

## **TECHNOLOGY**

### **Solutions Summary**

Commonwealth Bank of Australia implemented TIBCO Staffware Process Suite to build an application development process that can be easily deployed across the bank’s various divisions. Using TIBCO’s software, Commonwealth Bank built an all-purpose e-request form that is now the hub of the portable process methodology and replaced manual systems by automating the processes based on business rules and directions contained in a set of tables. The business process management (BPM) solution helped reduce the development time involved in each subsequent BPM project by at least one or two months and provided the bank with a consistent methodology for identifying and implementing BPM projects. The bank can now deploy complex processes in approximately 12 to 16 weeks, from conception to implementation.



TIBCO Software Inc. (NASDAQ:TIBX) is the leading independent business integration software company in the world and a leading enabler of real-time business, helping companies become more cost-effective, more agile, and more efficient. TIBCO has delivered the value of real-time business, what TIBCO calls The Power of Now®, to over 2,000 customers around the world and in a wide variety of industries.

<http://www.tibco.com>

#### **Global Headquarters**

3303 Hillview Avenue  
Palo Alto, CA 94304  
Tel: +1 650-846-1000  
Toll Free: +1 800-420-8450  
Fax: +1 650-846-1005

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