

Banco Comafi banks on Progress® SOA integration technologies for superior customer service.

CHALLENGE

Unable to meet the needs of its customers and at a competitive disadvantage due to a lack of integration across the bank's systems and with those of its partners.

SOLUTION

Using a service-oriented architecture (SOA) and leveraging Progress OpenEdge® and Progress® Sonic ESB®, the bank has enabled seamless integration between its own systems and outsourcer services.

WHY PROGRESS® SOFTWARE

OpenEdge coupled with Sonic provides a highly scalable environment to deliver connectivity, management capabilities, reliability, and comprehensive security for its business-critical communications

BENEFIT

The number of customers that take advantage of home banking has doubled, and customers now have 24/7, multi-channel access to their account information.

CASE STUDY

As a universal commercial bank, Banco Comafi operates in all banking sectors: retail, corporate, investment, small businesses, foreign trade, trading and treasury and trust funds. With a main office, a network of 55 branches, a 24-hour call center and online home banking, Banco Comafi responds to the financial needs of thousands of companies and individuals.

After Argentina's 2001 financial crisis, Banco Comafi incorporated a large portfolio of customers from other banks that had withdrawn from the Argentine market. In order to secure the trust of these new, wary customers, the bank established a mission to provide its customers the highest level of service possible. The bank's new slogan, "We are doing well if you are doing well," set the stage for its approach to designing and implementing new services to meet the needs of its customers and to strengthen their trust in the organization.

ENABLING SEAMLESS INTEGRATION

The bank's first tasks were to rapidly integrate these new customers into its existing systems and incorporate new applications that would allow these customers to access the basic services they required. After completing these two tasks however, it was clear that the bank had not achieved its primary objective of delivering superior customer service. "Lack of integration across our own systems and with those of our partners was at the core of our problems," explained Pablo Velazquez Mann, CIO of Banco Comafi.

Because most of its new applications were organized and implemented by individual departments, the systems were weakly connected to the bank's core IT system, making it difficult to access and share critical customer data.

Another issue was that the home banking piece of Banco Comafi's business was handled by an outsourcer that was limited in its offerings and inflexible when it came to incorporating new services and integrating with the bank's existing systems.

A third problem was that the bank's call center automatic telephone banking system was written in a language no longer supported. Consequently, call center operators were unable to access detailed customer information, which severely impacted their ability to service customer requests and resolve outstanding issues.

Also, to perform credit card payments via phone, call center operators were required to use 20 different screens (i.e. clicks) which impacted their ability to quickly and efficiently meet customer needs. Lastly, the existing system could not support 24/7 customer service, which was a critical component for remaining competitive by meeting customer expectations for real-time services.

With the success of the bank's new mission in jeopardy, Banco Comafi made the decision to develop a solution called the Comafi Systems Integration and Transaction Management application (CISAT). The primary goal of CISAT was to enable the seamless integration between the bank's systems and all outsourcer services in order to provide its 220,000 customers 24/7 access to information and services via their preferred channel.

LEVERAGING SOA TO EXPAND INTEGRATION AND ENHANCE BUSINESS AGILITY

Like many organizations today, Banco Comafi faced a number of daunting realities in its search for the technology to support its initiative. On the one hand, the bank wanted to develop new products and services to remain competitive and speed business transactions. At the same time however, it had to contend with the challenges of connecting an exiting heterogeneous infrastructure with that of its outsourcers and business partners.

The IT department opted to change the integration architecture of its systems to a service-oriented architecture (SOA) in order to expand its integration reach, reduce integration costs, and significantly enhance its business agility. It was imperative that the technology chosen be platform independent, offering the extensibility required to integrate with a variety of existing and future solutions and across a distributed environment. It was also critical that the technology platform have the flexibility and robustness to scale with and sustain the evolving needs of the business.

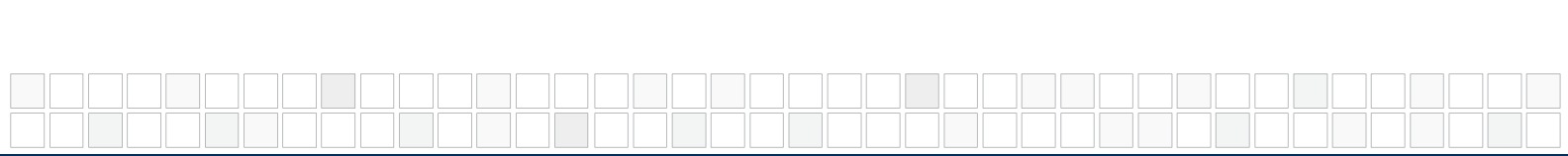
In its search for a solution, Banco Comafi evaluated the Progress OpenEdge Integration Portfolio, IBM WebSphere and Microsoft Biztalk. The organization opted for the Progress OpenEdge Integration Portfolio because it offered a full framework and a mature product line. The Progress OpenEdge Integration Portfolio is a suite of products including the Progress® SonicMQ® messaging broker, the Progress Sonic ESB (Enterprise Service Bus) and the Progress® Sonic™ Orchestration Server®. With Sonic ESB, CISAT would be able to integrate with any application, meaning it will scale with the organization's growing and evolving needs.

"When it came time to make the decision, the most important thing was to find a solution based on integration standards, which is exactly what Sonic offers. Such standards are not part of the proprietary solutions developed by WebSphere and Biztalk," said Velazquez Mann.

OpenEdge integration with SonicMQ provides Banco Comafi with a highly scalable messaging server environment to deliver extensive connectivity, management capabilities, exceptional reliability, and comprehensive security for its business-critical communications across the extended enterprise.

"There is no doubt that by implementing this project we hit on a triple-win solution for our customers, partners and employees."

— Pablo Velazquez
Mann
CIO



Sonic ESB combines XML, enterprise-grade communication services, and an SOA based on Web services standards in order to provide a cost-effective way for the bank to centrally develop, deploy, and manage services distributed across the extended enterprise. The Sonic ESB supports incremental deployment, enabling Banco Comafi to reuse resources from one integration project to the next. Initially they implemented the Sonic middleware with automatic telephone banking, and then integrated the CRM Web with the call center followed by the integration of personal home banking and home banking for companies.

One of the key advantages of this integration is based on the fact that all credit card information is dealt with internally with the bank's applications data. This means that this information need not be taken from the card companies, optimizing the process at the local level. In addition, the CISAT infrastructure allows users to access information on Visa, MasterCard and debit cards online from anyplace in the world.

SOA A "TRIPLE WIN" FOR BANCO COMAFI'S CUSTOMERS, PARTNERS AND EMPLOYEES

After completing the implementation of CISAT, Banco Comafi quickly saw the benefits to its business. Today, all of the bank's customers can access information and services through its various channels, and all processes were designed to achieve availability 24/7. In fact, since implementing CISAT the number of customers that take advantage of home banking has doubled.

In the succinct words of one of the bank's customer, "These new tools have simply made banking easier." Customers can now check their accounts whenever it is most convenient for them, and the information is detailed and consistent.

"Today, our customers can operate from the place that is most convenient for them, be it their home, office or the different sales points that we have set up at supermarkets, shopping malls, etc.," explained Velazquez Mann. "For our corporate clients, this project now allows them to do bank operations such as product imports or exports without leaving the office."

With CISAT in place, the bank was able to tackle its call center issues by migrating its legacy interactive voice response solution to the new OpenEdge platform. Once there was an initial version of the home banking front end in place, an application called CRM Web was installed in the call center. This application utilized CISAT to enable call center operators to quickly access current and detailed customer information in order to help resolve client queries quickly and efficiently. Where operators previously had to use seven different applications to service customer requests, today they use a single application. And when processing credit card payments, operators now only perform three clicks to complete transactions versus the previous twenty.

Now the bank can successfully manage its distributed environment and has achieved tight integration with its business partners. "Applying SOA and implementing the Sonic suite were critical to implementing collaborative business processes with our partners in a simple, safe way and cost effective way," said Velazquez Mann.

For Banco Comafi's business managers, this project is opening new revenue channels. Today they can design innovative products to reach customers in a personalized way and communicate the new offerings through the various vehicles available.

For Banco Comafi's IT professionals this project was an opportunity to respond to the requirements of the various business areas in a faster, safer and more consistent way. "What is surprising about this project is that the framework for the integration was modified to emphasize the bank's current assets. Any new functionality or technology that needs to be incorporated can be quickly and easily added," explained Velazquez Mann. Because the IT group was able to reuse infrastructure, business logic and resources by leveraging the Sonic suite, it was able to meet both the requirements of the business while simultaneously lowering operational and management costs.

In terms of quantity, the numbers are impressive; the bank currently has 220,000 active clients and 1,300 employees at 55 branches across Argentina—all of whom have benefited from CISAT. "There is no doubt that by implementing this project we hit on a triple-win solution for our customers, partners and employees," said Velazquez Mann. "This project has served as a bridge during the transition that followed Argentina's banking crisis, allowing our bank to get back in touch with customers and strengthen their trust in our organization."

Worldwide Headquarters

Progress Software Corporation, 14 Oak Park, Bedford, MA 01730 USA
Tel: +1 781 280-4000 Fax: +1 781 280-4095
On the Web at: www.progress.com

For regional international office locations and contact information, please refer to the Web page below:

<http://www.progress.com/worldwide>

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Progress Software Corporation (Nasdaq: PRGS) provides application infrastructure software for the development, deployment, integration and management of business applications. Our goal is to maximize the benefits of information technology while minimizing its complexity and total cost of ownership.

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