ATB FINANCIAL
IMPROVES PROCESSES & CUSTOMER SATISFACTION

ATB Financial™

Customer
Alberta Treasury Branches (ATB) is a financial institution and crown corporation that provides financial services to 680,000 Canadians and Alberta-based businesses. ATB has 170 branches and 130 agencies, serving 242 communities. Headquartered in Edmonton with total assets of approximately $37.7 billion, ATB is the largest Alberta-based financial institution. ATB Financial has more than 5,000 employees and won numerous national workplace awards, including recognition as one of Canada's 10 Best Employers.

Industry
Financial Services

Opportunity
- Automate business lending origination process to reduce cycle time
- Increase visibility to monitor and optimize processes
- Leverage agile business rules to boost approval rate

Solution Set
- ARIS Business Process Analysis Platform
- webMethods BPM, Operational Intelligence and Integration Platforms

Key Benefits
- Customer on-boarding time reduced from 11 days to less than an hour
- More than 70 percent of applicants are autoapproved
- Added efficiency has an estimated net present value of $2.5 million
- Rules engine aligned with historical customer data will reduce business risk

$2.5 MILLION
IN ADDED EFFICIENCY

NEW CUSTOMERS
APPROVED
IN LESS THAN 1 HOUR

70%
APPLICANTS
AUTO-APPROVED

Committed to being Alberta's best bank

ATB works hard to offer the very best of financial services and advice in Alberta. With the support of modern IT systems, ATB is as sophisticated as any large financial institution yet as committed to its community as any small business. To maintain its standing in the long term, ATB strives to understand its customers and always deliver the most value, regardless of the economic climate.

Customers of any industry demand fast, efficient and consistent service. The best way to meet these expectations is to optimize internal processes. As a long-standing partner, ATB looked to Software AG to deliver a process-driven solution for on-boarding small business customers. Through close collaboration, ATB's small business lending process has been optimized with seamless integration, automation and end-to-end visibility so that ATB can operate more efficiently and deliver an even higher level of service to customers.

"Within SAP®, processes usually span multiple departments, which can cause 'fog' in the white space within SAP. Software AG technology provided a 'fog light' to gain visibility."

— **Dan Semmens** | Managing Director, BPM, ATB Financial

Automation and business rules reduce cycle time

To provide exceptional customer service and maintain a competitive edge, ATB aimed to accelerate the process of on-boarding small business and agricultural customers to one day or less.

In the past, the process was sluggish and inconsistent for a number of reasons. At certain steps, data had to be entered and interpreted manually. This left open the opportunity for human errors, which would later have to be corrected and ultimately slowed down the process. Though there was a clear set of criteria for approving customers, subjective interpretation led to inconsistent outcomes and often resulted in rework. All in all, it could take up to three weeks for a single customer to be approved with an average process time of about 11 days. Cutting the cycle time to a single day was an ambitious target, however with the right combination of technology and collaboration, it was possible to achieve and even surpass the initial goal.

Instead of less than one day, ATB is now capable of approving a new customer in less than one hour. As an added benefit, the auto-approval rate jumped from 35 to 60 percent immediately after implementation and, as ATB continues to improve processes, that standard is approaching 80 percent. With an agile set of business rules to govern approval decisions, many customers can be approved the moment the lender enters their application information into the system.

A light in a storm of data

Utilizing a combination of process analysis and dashboarding tools, ATB has now achieved end-to-end process visibility for small business credit applications and approvals.

In the past, it was difficult to determine exactly how long a process or a certain step took to execute. Now it is possible to monitor process performance in real time and review detailed reports based on process KPIs, making it easier to maintain compliance with customer service level agreements.

For end-to-end visibility:
- webMethods Optimize enables real-time monitoring to analyze systems and business processes, manage resource availability and events, establish thresholds, and send and respond to defined alerts
- webMethods BPMS provides the administrative interface for the adjudication process and provides visibility into the collected process metrics, including step and cycle times for each process instance and in aggregate

What isn't measured can't be optimized

With ARIS Process Performance Manager, ATB was able to document internal processes and determine where process bottlenecks existed. From there, the bank was able to run different scenarios and see where and how it could make improvements to achieve certain business goals. This capability made it much easier to determine how processes could be optimized to reduce the customer on-boarding cycle time to the target of less than a day.

Demonstrative of its commitment to process excellence, ATB now has approximately 3,000 process models housed in ARIS Designer Repository. The repository is very valuable for maintaining such comprehensive documentation of internal processes, which will allow ATB to continue to monitor and improve processes in the future.

ABOUT SOFTWARE AG

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