



 software AG

Model Processes For Enterprising Bank

Customer success story



with partner



“Getting ARIS is like hiring the world’s best player to join your team. ARIS makes governance, staff training, internal communication and your job easier. In fact, it’s so intrinsic to work life that even my cat recognizes the ARIS flowchart manual on my iPad® screen.”

– **Özgür Aksoy**, Department Head, Business Process Management | Fibabanka A.Ş



Customer Profile

Fibabanka A.Ş. is a private bank in Turkey. It was established through the acquisition of the Turkish arm of Millennium Banco Comercial Português by the prominent businessman Hüsnü Özyeğin’s Fiba Group, in 2010. As of January 2018, Fibabanka provides a wide range of financial services to its corporate, commercial, SME, retail, agricultural and private banking customers with 1,664 employees through a distribution network of 81 branches in 21 cities, ATMs, call center, internet and mobile banking platforms.

New challenges

- Ambitious growth targets
- Disruption within the banking industry
- Regulatory pressure to create process flowcharts
- Hesitance to invest in process software

Software AG Solution

ARIS

- Process Transformation & Management

Key benefits

- Banking procedures are being modeled & revised ones are now 50% shorter
- Leaner operations and consistent customer experiences
- Direct alignment between business and IT
- Improved regulatory compliance

Banking on digital

For Hüsnü Özyeğin, one of Turkey’s top entrepreneurs, previous success in the financial sector was just a warm up. His next achievement was to transform an under-performing bank into a heavyweight contender by 2020. In December 2010, he purchased the Millennium Bank A.Ş. through Fiba Holding A.Ş. But there was work to do before the cash could come rolling in.

In year one, Fibabanka completely swapped out its core banking applications and had rebranded all branches, relocated its head office and aligned more to regulators.

With a determined eye for growth and profitability, Özyeğin knew that Fibabanka should target online banking. Storming forward to give the bank a digital edge on its competitors, Fibabanka quickly achieved remarkable results: annual mobile banking growth of 125% and internet banking of 74% with transactions increasing by more than 200%. Everything appeared to be going to plan—but behind the scenes a storm was brewing.

Envisioning less Visio®

As the company grew so external pressures were mounting. Turkey’s Banking Regulation and Supervision Authority were pushing banks to create process flowcharts. Like most of the other banks, Fibabanka was using Microsoft® Visio® which simply didn’t fit for purpose. Visio doesn’t link processes, create a process library, or attach duration information or definitions. It just produces images—which are already out of date when they are ready to be published.

Now Fibabanka was going to have to apply its digital ambitions to its internal landscape. But there was a strong advocate for change, who knew exactly the direction to go in.

Having looked at multiple solutions, Özgür Aksoy knew the tool Fibabanka needed was ARIS Architect & Designer from Software AG. She got the green light from Fibabanka’s new general manager, who had used ARIS for more than 10 years.

Springing into action, Aksoy cold-called Software AG’s office in Turkey. “I was really impressed by Software AG’s hands-on approach and their willingness to ensure we succeeded,” she said. “They connected us with local partner, Consulta, who came and taught us ARIS and even engaged in some philosophical discussions around ARIS. It was great!”

Consulta’s IT personnel helped implement ARIS onto Fibabanka’s servers and provided training. “We learned ARIS and got advice about how to create libraries. Consulta is our door into the ARIS world,” noted Aksoy.



A model investment

Now Aksoy and her Business Process Management (BPM) team use ARIS Connect to publish newly modeled processes collaboratively. Revised procedures are 50% shorter. Employees find them easier to understand and interpret them consistently. Updating processes has become faster, and approval levels for procedure changes have decreased, making Fibabanka operationally leaner.

To-be processes are aimed to be attached to IT projects. This improves communication between business and IT departments, who all speak the same process language. In fact, process literacy has surged across the bank because everyone uses ARIS. Even bank tellers refer to ARIS models for everyday activities like opening a new bank account. The BPM department supplies ARIS training to demanding employees at the bank, and each department has its own process ambassador. All the time BPM is conducting random calls and troubleshooting any problems found.

Critically, corporate governance is also benefiting. In 2018, Fibabanka will present its ARIS-designed processes to regulators.

Perseverance and passion

Good things take time and persistence. "ARIS tends to be a second priority within a customer-focused organization," Aksoy said. "And yet it is the tool for aligning IT with the business. It's all about communicating the value of ARIS and gaining executive support. We show processes modeled with ARIS and demonstrate how ARIS improves efficiency, security, consistency and regulatory adherence. Everyone is always blown away by it."

A self-confessed ARIS addict, Aksoy plans to use supplementary ARIS packages like simulation to enable planning. Very soon the Internal Control department's risk control matrices will be merged with ARIS processes to improve audit results and shorten future audit studies.

With ARIS, Fibabanka will continue to deliver on its ambitious growth plans and become a digital bank inside and out. In 2017 it doubled its call center employees by adding a new outbound sales team to spur results even faster. Its digital transformation is empowering its people, winning over customers and growing the bottom line.

ABOUT SOFTWARE AG

Software AG began its journey in 1969, the year that technology helped put a man on the moon and the software industry was born. Today our infrastructure software makes a world of living connections possible. Every day, millions of lives around the world are connected by our technologies. A fluid flow of data fuels hybrid integration and the Industrial Internet of Things. By connecting applications on the ground and in cloud, businesses, governments and humanity can instantly see opportunities, make decisions and act immediately. Software AG connects the world to keep it living and thriving. For more information, visit www.softwareag.com.

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