



CUSTOMER STORY

BANCOR undergoes process-driven transformation with ARIS



Customer profile

Banco de la Provincia de Córdoba (BANCOR) is a public financial institution that serves as the official banking entity of the province of Córdoba, Argentina. Established in 1873, it provides a range of financial products, including savings and checking accounts, credit cards, loans and mortgages, as well as investment advisory services. BANCOR operates 152 branches and 70 service centers, has more than 3,000 employees and serves 1.7 million individual and corporate clients.



New challenges

- Rapidly changing banking industry
- Reliance on manual business processes hindering efficiency
- Need to document regulatory compliance
- Desire to integrate new customer-facing products
- Absence of a bank-wide process map



Software AG solutions

- ARIS Business Design & Strategy
- ARIS Rollout & Change Management
- ARIS Business Automation & Connectivity



Key benefits

- Diagrammed complete flow processes of three core business areas
- Identified opportunities for process improvement
- Streamlined employee workflows
- Expedited bank-wide digitalization
- Provided unmatched process visibility

“ ARIS Enterprise has put us on a path toward a long-awaited business process transformation. It’s given us the ability to model processes with unparalleled visibility—and we’re only getting started.

— Rosana Polimanti | Organization and process manager

A financier rooted in history

As the official bank of Argentina's second-largest province, BANCOR has a rich history of promoting economic development. For nearly 150 years, it's been a go-to institution for citizens and businesses alike—with customers drawn to its transparency, commitment to local enterprise, and presence in more than 200 cities and towns across Córdoba.

A few years back, BANCOR had arrived at a crossroads. In an era of growing financial complexity, management knew their ability to thrive was increasingly tied to the efficiency of their business processes. But as the financial world went digital, BANCOR's systems were stuck in the past: 98% of its processes were documented in paper manuals and cumbersome instruction documents.

A lack of system automation meant that even minor process updates led to massive headaches and prevented the development of a bank-wide process map. Not only did this hinder staff efficiency, it also meant the bank risked non-compliance with its auditors and made it harder to keep up with ever shifting banking regulations. Ultimately, by limiting the performance of new services and products, this poor process visibility threatened its core customer experience.

As BANCOR management came to realize, the time had arrived for a business process transformation. Shrewdly, they chose the industry-leading business process analysis platform to power it: ARIS Enterprise from Software AG.

Capabilities system architects crave

For BANCOR, the choice of ARIS Enterprise came down to two main factors: ease of use and capabilities that would give it the efficiency it craved. Before inking a deal, management entertained several competing proposals. But Software AG's stood out.

Software AG's ARIS Business Design & Strategy promised unrivaled ability to design, document, analyze—and optimize—business processes, while offering business strategy mapping, dashboarding and charts, and in-depth scenario planning. ARIS Rollout & Change Management offered the ability to tightly manage change and cascade new processes across all of its bank locations, as well as view, publish and successfully collaborate on processes across complex organizational structures. With ARIS Business Automation & Connectivity, the bank could better align its processes with IT, thereby maximizing productivity. And the potential to build an API interface was an exciting prospect.

BANCOR also knew that ARIS was simple to integrate—and highly regarded throughout the world of finance. "From the experiences of others in the industry, we knew that ARIS was a first-class product," said Rosana Polimanti, organization and process manager. "For us, the choice was clear."

The makings of a long-term partnership

With a contract signed in late 2019, BANCOR dove full steam into its initial ARIS implementation. Despite a global pandemic that shuttered offices for months, the implementation came off safely, securely, and faster than any had expected. Over the course of 2020, a team of five architects and 25 designers diagrammed the complete flow processes of three core business areas: checking accounts, credit cards, and customer linking.

BANCOR personnel saw immediate improvements. With ARIS, the relationships between processes, organizational structures, and application systems—which had long been painfully opaque—instantly became much clearer. Staff also used the platform to identify a host of inconsistent and redundant processes, which were leading to internal bottlenecks, hindering the management of workflows, and costing BANCOR time and money.

Thanks to ARIS dashboards, the bank finally had the data demanded by its regulators at its fingertips. Best of all, the platform's easy-to-use interface meant its learning curve was almost non-existent.

"All of our staff who've interacted with ARIS have found it incredibly user friendly," Polimanti says. "With a far clearer view of processes, employees across the bank are able to do their jobs faster and more efficiently, with better results for our customers."

Encouraged by this early success, BANCOR is now working to further refine its process efficiency—and be able to respond even faster to changing market requirements. It's already formulated work plans for the development of stock models it plans to transform through the expanded use of ARIS. While some details have yet to emerge, Polimanti says, one thing is certain: BANCOR has found a platform, and a technology partner, for the long haul.

"From the very beginning, Software AG listened to our needs, expectations, doubts, and fears," said Polimanti. "Their support was indispensable in understanding what a business process transformation could do for us, and in taking our first steps along that path. There's a lot more we're going to discover, together."

Take the next step

To learn more, contact your Software AG representative or email us at:

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ABOUT SOFTWARE AG

Software AG simplifies the connected world. Founded in 1969, it helps deliver the experiences that employees, partners and customers now expect. Its technology creates the digital backbone that integrates applications, devices, data and clouds; empowers streamlined processes; and connects "things" like sensors, devices and machines. It helps 10,000+ organizations to become a truly connected enterprise and make smarter decisions, faster. The company has more than 5,000 employees across more than 70 countries and annual revenue of over €830 million.

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