



### Business challenge

To improve agility and responsiveness, Creval Sistemi e Servizi wanted to decouple its slower core banking applications from its rapidly changing requirements for speed and innovation.

### Transformation

Creval Sistemi e Servizi created an enterprise service bus (ESB) using IBM Integration Bus software to decouple front-end systems from existing back-end systems. Next, the company used IBM Business Process Manager and IBM Operational Decision Manager software to automate its processes.

### Business benefits

**80%**

**reduction**

in the time needed to design and implement processes

**50%**

**decrease**

in the time required to deliver a mortgage to a customer

**80%**

**less back-office workload**

by automating account certification and checking account closure processes

# Creval Sistemi e Servizi

## Using process automation solutions from IBM to accelerate customer service improvements

Creval Sistemi e Servizi provides information and communication technology services to the banks of its parent company Credito Valtellinese Group. The group consists of several specialized companies and three commercial banks serving 11 of the 20 regions of Italy through a network of 526 branches. Creval Sistemi e Servizi is located in Sondrio, Italy.

*“The changes we’re making are helping us meet the needs of our customers and helping us deliver more value than ever before.”*

— Luigi Crocco, Head of Enterprise Architectures for Business Innovation, Creval Sistemi e Servizi

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## Seeking to adapt faster

Like many organizations, Creval Sistemi e Servizi is coping with the ongoing digital transformation in the world of business. “We’re living in a very fast-changing world, so we have to adapt,” says Luigi Crocco, head of enterprise architectures for business innovation at Creval Sistemi e Servizi. “My principal challenge in my role is to become a change agent.”

Business requirements are changing faster than ever before. But Credito Valtellinese Group banks rely on a core banking application that’s time-consuming and costly to change. The company sought to decouple its slower core banking applications from its rapidly changing requirements for speed and innovation. As part of this initiative, Creval Sistemi e Servizi wanted to automate its processes to accelerate and improve customer service. It also sought to empower its knowledge workers to be able to create processes by themselves, without IT involvement.

## Eliminating manual processes

As a first step in creating its multi-speed IT environment, Creval Sistemi e Servizi started exploiting enterprise service bus (ESB) patterns using IBM Integration Bus software. “The enterprise service bus allows us to decouple our front ends from the legacy back ends,” says Crocco. “This is necessary to speed up our response to changing business requirements.”

Next, Creval Sistemi e Servizi used IBM Business Process Manager and IBM Operational Decision Manager software to automate its processes. The organization determined that there are approximately 2,000 processes used in a typical bank and that processes with intensive human intervention can take up more than 60 percent of employees’ time. The Business Process Manager platform helps Creval Sistemi e Servizi make its business users as autonomous as possible in designing and delivering processes. The Business Process Manager software integrates with the Operational Decision Manager rules engine.

The organization is also exploring using the cloud. “At this moment, cloud plays the role of innovation lab and is an accelerator for deploying simple projects supporting our business,” says Crocco. “Cloud is an opportunity that we are trying to exploit, and we are starting to explore how IBM® Bluemix® can help us with that.”

## Accelerating improvement

The new solution empowers business users to create their own processes in as little as two hours. All told, Creval Sistemi e Servizi has reduced the amount of time needed to design and implement processes by 80 percent. The company has also gained efficiencies by

automating processes. It now takes 50 percent less time to deliver a mortgage to a customer, and the bank supports mortgage processes with six fewer full-time employees (FTEs). By automating its accounting certification and checking account closure processes, the business decreased back-office workload by 80 percent. And the solution enabled Creval Sistemi e Servizi to retire an existing platform that had supported 100 processes and transaction volumes of 500 requests per day.

It took staff only one month to migrate these processes to the new solution, resulting in significantly reduced operating costs.

All of these advances are helping Creval Sistemi e Servizi improve the customer experience. “In a way, the changes that we face now are driven by our customers,” says Crocco. “They are really pulling our industry along in terms of innovation. I think that the changes we’re making are helping us meet the needs of our customers and helping us deliver more value than ever before.”

## Solution components

- IBM Business Process Manager
- IBM Integration Bus
- IBM Operational Decision Manager

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### Connect with us



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### Take the next step

To learn more about IBM Integration Bus, IBM Business Process Manager or IBM Operational Decision Manager software, please contact your IBM marketing representative or IBM Business Partner, or visit the following websites: [ibm.biz/BdrtTi](http://ibm.biz/BdrtTi), [ibm.biz/BdrtCu](http://ibm.biz/BdrtCu), [ibm.biz/BdrtT2](http://ibm.biz/BdrtT2)

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