



Turkish Bank Processes Annual Transactions in Just Eight Hours Due to New Infrastructure

Overview

Country or Region: Turkey
Industry: Financial services—Banking industry

Customer Profile

Based in Istanbul, DenizBank is one of Turkey's largest private banks with more than 8,600 employees and assets of U.S.\$18.5 billion at the end of June 2008.

Business Situation

The bank wanted a fully integrated Web-based infrastructure to create an environment that would maximise efficiency and service quality, and improve business intelligence.

Solution

DenizBank implemented the inter-Next infrastructure from Intertech, which integrates multiple banking delivery channels while using a service-oriented architecture for better integration and scalability.

Benefits

- Automation saves 600 full-time equivalents
- Six-fold business growth
- Improved customer service
- Quicker adoption rates
- Recipe for future success

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Turkey-based DenizBank realised the evolution of Web technologies presented both challenges and opportunities. The key challenge was to develop a robust infrastructure that could support all banking services reliably. The organisation required a fully integrated environment delivering customer relationship management, business process management, and a business intelligence layer to maximise efficiency and service quality. DenizBank worked with solution provider Intertech to build the inter-Next infrastructure, which uses Microsoft® technologies such as Microsoft SQL Server® 2005 data management software and Microsoft BizTalk® Server 2006. Today, customer satisfaction rates are high and the system can process a year's worth of transactions in eight hours. After logging on once, personnel can access all applications on the network.



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Situation

DenizBank, a leading financial institution in Turkey, started life as a state-owned bank in 1938. Its mission is to maximise shareholder value by employing a supermarket approach to financial services, while enhancing employee and customer satisfaction. In the 11 years since DenizBank became a privately held bank, the organisation has developed into one of the fastest growing financial institutions in the region and currently employs 8,632 people across 385 domestic and foreign subsidiaries' branches.

The company has ensured success by keeping pace with technological changes across the financial services industry. It works closely with solution provider Intertech, a DenizBank-owned company, which built the institution's original UNIX-based banking infrastructure.

Over time, it became clear that the UNIX environment could no longer offer the performance and scalability to maintain the bank's market-leading position. A new environment was needed that automated business processes, delivered powerful customer relationship management (CRM) capability with full distribution channel support, and state-of-the-art business intelligence (BI) features. The same environment also required a service-oriented architecture (SOA) to make it easy to integrate with other systems and scale in the future.

Hakan Ates, President of DenizBank Financial Services Group, says: “We wanted customers to have the same service level across all business channels—be it walking into a branch, using our call centre, or going online. It was also important to provide a single view of the company's performance to executives so we could measure, and manage our business more effectively.”

Building a new banking infrastructure was a huge undertaking for DenizBank. A project of this size would take years rather than months, so it was important that the organisation found a software vendor to deliver expert support at every key stage of development, helping meet deadlines and budgets.

Solution

DenizBank had an open mind about which vendor solution to use and looked at offerings from IBM and Oracle. Nevertheless, it was Microsoft® technologies that met all the objectives and offered the greatest business value. The consensus was that the technology provided a familiar and trusted environment that employees and customers would adopt rapidly. The company's Enterprise Agreement also ensured low-cost access to Microsoft licences. Murat Çelik, Deputy General Manager for Core Banking Technologies at Intertech, says: “We had developed four different banking applications running on different environments. Microsoft Turkey supported us entirely during the analysis, decision making, and development process.”

Intertech began work on a solution called inter-Next, which would deliver a fully integrated Web system for banking services. Crucially for DenizBank employees, all these services would be accessible through one user interface requiring a single sign-on. The solution would support multiple banking channels such as Internet, mobile, telephone, kiosk, cash machine, and point of sale. It would also deliver a range of services, including CRM, business process management (BPM), core banking services, channel management, and BI.

Çelik says: “We used the Microsoft .NET Framework 2.0 development system to establish a three-layer SOA infrastructure. We separated the user interface and application

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layer, increased common object usage, and reduced development times. Our application layer created a joint infrastructure that can be used across all channels.”

By July 2007, work was completed and the system was ready to go live. The new SOA infrastructure was based on Microsoft SQL Server® 2005 and Windows Server® 2003. Other key Microsoft solutions included:

- Microsoft BizTalk® Server 2006 as the systems integrator
- Microsoft Office SharePoint® Server 2007 for the user interface
- Microsoft Internet Security and Acceleration (ISA) Server 2006 for network security
- Internet Information Services 6.0 as the Web server
- Microsoft Office Communications Server 2007 for banking provisioning
- Microsoft Office Live Communications Server 2005, also for banking provisioning
- Microsoft SQL Server 2005 Analysis Services as a powerful BI layer
- Microsoft SQL Server 2005 Reporting Services for user-friendly reporting functionality

Programmers wrote applications in the Microsoft Visual C#® development tool. They used Microsoft Visual Studio® 2005 Team Foundation Server to increase the speed of development and collaborate better. Today, all 8,632 DenizBank employees are using the infrastructure. They adopted the environment rapidly because of their familiarity with Microsoft applications. In addition, new employees find the technology quick and easy to use.

Benefits

The Web-based infrastructure is processing a huge volume of bank transactions—a year’s worth from all branches in just eight hours.

This massive increase in efficiency means DenizBank employees gain access to banking data faster for smarter business decisions. Because services are being delivered online and to mobile devices, customer satisfaction rates are higher and new products and services are available. Users are also finding the system simple to use, minimising training requirements.

Automated Processing Saves 600 Full-Time Equivalents

Day-to-day operations at the bank are more efficient due to the inter-Next infrastructure because it has successfully integrated all banking systems. Inter-Next has automated business processes, creating new efficiencies. The system can process one year’s worth of transactions from all 385 DenizBank branches in just eight hours. Research has shown it would take 600 full-time employees to process the same kind of workload.

Employees at DenizBank are much happier now they no longer have to log out and log on to access different bank applications. They can complete all their tasks through a single user interface and with a fully-integrated banking solution. Ates says: “Apart from the increased efficiencies that the Microsoft technologies in inter-Next provide, access to data is improved, helping personnel make better-informed decisions when planning our growth strategies. The BPM service has boosted our business agility. We can structure, automate, perform, and optimise business processes in a customer-oriented manner.”

Better Banking Services with Six Times Greater Sales

DenizBank customers can access a wide range of banking services online and using mobile phones. In a country with high expectations for Internet and mobile services, this is strategically important in the long term,

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helping the company maintain its leading role in Turkey’s finance industry. “We have achieved six times greater sales rates using sales force automation solutions, which are enriched with predictive analysis and embedded in inter-Next,” says Ates. “We feel more confident when planning for the future.”

The Web and mobile technologies have provided a springboard for DenizBank to develop new offerings and services for a whole range of clients. For instance, customers can apply for a credit card by text message using their mobiles. The message triggers an automated process that includes security and credit approval checks and, within five minutes, the customer discovers if customers even have their own payment card for buying supplies. “They no longer have to carry so much cash and they can manage cash flow better,” says Ates.

Improved Customer Service

Customers who walk into a branch looking for financial advice gain fast, up-to-the-minute information on investment opportunities. DenizBank managers can access a comprehensive range of financial information through the monitors on their desks, and start processing investments. By mining the data accumulated on people’s investment decisions, the company can tailor its product portfolios to customers’ needs and launch more focused campaigns to help drive sales.

Ates says: “Providing our customers, who have different needs and expectations, with the best service at the right time brings loyalty as well as satisfaction. Structuring the organisation and business in a customer-centric manner using inter-Next is proving a key to success.”

Low-Cost Training, Rapid Adoption

Core banking services, distribution channel management, CRM, BPM, and BI are all seamlessly integrated under a single,

customisable dashboard. By creating such a simple, intuitive system, which features a secure single sign-on procedure, DenizBank established a solution that employees adopted quickly with minimal training.

“With Microsoft technologies at the heart of inter-Next, staff can handle complicated banking transactions easily,” says Ates. “It highlights how technology can support people day-to-day, helping them achieve work goals more easily while driving business growth.”

Recipe for Future Success

Intertech believes the success of inter-Next can be repeated at other financial services businesses. With the support of DenizBank, Intertech is now looking to roll out the infrastructure to other companies.

Dilek Duman, Chief Executive Officer at Intertech, says: “Due to our cooperation with Microsoft, we know the technologies behind inter-Next more closely. This solution is equipped with a structure that can meet the needs of financial institutions of different sizes in a cost-effective way. Our target is to put this infrastructure to the service of all financial institutions and help them take advantage of benefits DenizBank is experiencing.”

For More Information

For more information about Microsoft products and services, call the Microsoft Sales Information Center at (800) 426-9400. In Canada, call the Microsoft Canada Information Centre at (877) 568-2495. Customers who are deaf or hard-of-hearing can reach Microsoft text telephone (TTY/TDD) services at (800) 892-5234 in the United States or (905) 568-9641 in Canada. Outside the 50 United States and Canada, please contact your local Microsoft subsidiary. To access information using the World Wide Web, go to: www.microsoft.com

For more information about Intertech products and services, visit the Web site at: www.intertech.com.tr

For more information about DenizBank products and services, visit the Web site at: www.denizbank.com

Microsoft Server Product Portfolio

For more information about the Microsoft server product portfolio, go to: www.microsoft.com/servers/default.aspx

Software and Services

- Microsoft Server Product Portfolio
 - Microsoft BizTalk Server 2006
 - Microsoft Internet Security and Acceleration Server 2006
 - Microsoft SQL Server 2005
 - Windows Server 2003
- Microsoft Office
 - Microsoft Office SharePoint Server 2007
 - Microsoft Office Live Communications Server 2005
 - Microsoft Office Communications Server 2007
- Microsoft Visual Studio 2005 Technologies
 - Microsoft .NET Framework 2.0
 - Microsoft SQL Server 2005 Analysis Services
 - Microsoft SQL Server 2005 Reporting Services
 - Internet Information Services 6.0
 - Microsoft Visual C#