



Bank of Scotland Ireland

Our software solutions made it easy for Bank of Scotland (Ireland)

Bank of Scotland (Ireland) needed a customer services and CRM system, delivered in a critical time frame to enable the Bank's strategic move into the Irish market. Ergo's solution was to deploy an interface for integrating disparate systems, delivering a range of banking services and a single customer view.

Background

When Bank of Scotland (Ireland) opened its doors in January 2006, it became the country's first new high-street bank for 120 years, the culmination of an ambitious business strategy that was realised with the help of Ergo.

In March 2005 the Bank acquired a number of ESB stores and planned to have the first of them open to the public by early 2006. It already had its own back-end infrastructure, but new branches in a new country needed a standalone front-end solution that could feed into the existing system and provide a single customer view.

John Bissett, IT Director at Bank of Scotland (Ireland), outlines the scale of the challenge and the critical role that technology had to play. "Speed to market was vital. We made a public commitment to begin the branch rollout by early 2006. It was an exceptionally tight time frame."

Starting with an end date but no clear definition on the product or how it was going to be delivered, the onus was on Bissett to find a partner that was both reliable and adaptive. He knew very

quickly that the scope of what could be delivered in the aggressive timeline would be determined by the existing IT capabilities in Ireland. Ergo was inevitably part of the picture because it had already built bespoke solutions for the Bank.

According to Marc Murphy, Sales Director, Ergo, three factors helped to win the contract: "Time to market, quality of product development and cost-effectiveness."

John Bissett says that the understanding that had been built up between the two companies over a number of years also influenced the decision. "The relationship was built around trust, flexibility and adaptability which were important for the new project," says Bissett. "It was just not possible to have very clear requirements defined upfront, but Ergo was never hamstrung by this."



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The Solution

The challenge was to give each new branch access to a range of applications that could deliver a range of banking services, from withdrawal and lodgement to more complex savings and mortgage products. It was also imperative that these front-end channels integrate seamlessly into the Bank’s back-office infrastructure, where the applications and data were centrally hosted.

The second part of the solution was a CRM system, ensuring that there was a single view of customer data, instantly available to every teller in every branch around the country, as well as the Bank’s Customer Service Centre in Dundalk.

Ergo devised a thin client infrastructure based on the Microsoft .NET platform. To achieve the single customer view, Ergo devised an interface into the different systems that handled the Bank’s core financial offerings, from home loans to asset finance and credit-card transactions.

When a transaction occurs between a customer and teller, it is fed back into the customer-management system which automatically updates the other databases to ensure a single view. “Obtaining a single customer view is the biggest challenge for any financial organisation,” says Marc Murphy. “Two or three years ago it just wouldn’t have been possible to do it in the nine-month time frame.”

The key to success was early-stage planning, according to Ergo Project Manager, Mark Sheridan. “We had nine months to do all the analysis, to build it, test it and implement it. It was the early development sessions that were crucial.”

After the three-month planning process had come to an end, there was a solid understanding on both sides of what was required and what was to be delivered.

“Bank of Scotland (Ireland) went the whole mile,” says Sheridan. “It can be very difficult to get business resources to help out on IT projects, but they made their own people available. They

were always there when we needed their input.”

The Benefits

Bank of Scotland (Ireland) successfully launched its retail operation in Ireland with three new branches opening every month. Its customers enjoy a high level of customer service and an extensive range of banking products and services.

The expertise of Ergo, working for a customer with a strong strategic objective, has resulted in a project coming in on time and on budget, a model example of a major organisation harnessing technology to deliver business benefits and achieve a competitive advantage.

John Bissett sums up the experience: “From a PR point of view it was a phenomenal success and from an IT perspective we now have systems that are stable and responsive. Ergo are very adaptable, they have a very strong technical capability and they demonstrate enormous commitment.”

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