

e-Channel Transformation for a leading bank (UK)

A leading credit card provider recognised the opportunity to differentiate their e-servicing capabilities from competitors and move to a single strategic global platform. Existing e-servicing was inconsistent across geographies, based on aging platforms, behind competitors offerings and lacked sales capabilities.

MIKE2.0 was used to define the strategic architecture for this "Bank 2.0" initiative. The SAFE Architecture and Enterprise 2.0 solution offering were leveraged as key assets.

Business Needs	Our Approach	Client Results
<ul style="list-style-type: none"> ■ Existing e-servicing inconsistent, based on aging platforms, behind competitors offerings and lacked sales capabilities ■ Aspiration to move to market leader for functionality, customer experience; be an innovator in the market and to promote e-servicing ■ A clear roadmap and case for change addressing market drivers and future trends was required 	<ul style="list-style-type: none"> ■ Created a strategic business assessment including a vision, strategic imperatives and core requirements ■ Conducted an environment analysis of regulatory and customer experience management trends ■ Developed a conceptual architecture with business & technical design factors ■ Produced a case for change, roadmap and financial model showing required activities, indicative costs and benefits 	<ul style="list-style-type: none"> ■ Clear understanding of the role of the e-servicing channel, its importance and the future direction required ■ The conceptual architecture demonstrated how to progress to a global strategic platform ■ The roadmap showed how the functionality and customer experience would evolve over three years. ■ The case for change showed the indicative costs and benefits for the programme