

## Entenial

### Company Details

Entenial is a reference bank in real-estate and asset financing. Formed in May 2000 from the merger of Comptoir des Entrepreneurs and Banque La Hénin. Entenial now manages loans worth in excess of 11 billion euros. Listed on the Paris Bourse and member of the Next Prime segment of the Euronext stock exchange

### Location

- France

### Industry

- Banking

### Business Challenges

- Convergence
- Leverage Customer Base through a single customer view
- Optimise Partners Network
- Multichannel Integration

### Solution Overview

- Consolidated vision of information coming from disparate internal systems and partners
- Business Process-Driven Integration and monitoring
- Real-time Multichannel integration
- Single Customer View

"SeeBeyond unifies our different systems, guarantees the effective circulation of information inside and outside the enterprise, ultimately helping us to leverage our long standing relationships with customers and distributors." **Bernard Guillet**, Director of Technology Solutions, Entenial Direct

### Business Challenges

The merger between mortgage bank Comptoir des Entrepreneurs and Banque La Hénin gave rise to Entenial in 2000. Developing a large set of products and services aimed at corporate and private customers to satisfy all their financing, savings, and investment needs, Entenial provides innovative customised solutions in line with its global asset management approach.

Entenial operates in four core business lines; real-estate financing for home buyers and investors, specialised private and public banking services, real-estate development, and property management.

The company provides some 70% of its loans to individual customers through its 80 branches and multiple networks formed from third-party financial providers, estate brokers and agencies.

Entenial was looking to leverage its relatively small customer base as well as its partner network, to quickly identify new business opportunities in savings accounts and other financial services. These objectives required improving the visibility of its clients' activities across operations throughout the various heterogeneous systems inherited from the different natures of its businesses.

### Solution Overview

Entenial had to be able to merge its operations quickly, which drove the convergence of two its four different core businesses; the mortgage and the retail activities. Entenial dedicated a cross-enterprise 10 people task force headed by Bernard Guillet – Entenial Direct Technology Solutions – to enhance channel performance, accelerate project delivery and to act as a centre of expertise for IT innovations. "*Investments in new information technology and the strengths of Entenial's distribution partnerships will allow us to focus our activities on profitable growth not requiring an excessive high level of capital input,*" said Jacques Lebhar, Chairman and CEO.

Entenial Direct had first to deliver a single platform for customers combining mortgages and traditional banking activities across the company's web site, call centres and network of branches, and at the same time offer main partners a flexible front-end solution to allow them to give quotations to customers on potential mortgages and repayments. Old and new technologies had to coexist for time to market and cost purposes. To enable this Entenial required an open, flexible and scalable process-driven integration platform capable of satisfying their complex requirements.

Entenial decided to develop a single pilot that could be taken forwards into production. The goal was to deploy a consistent mortgage origination process across different interaction channels. These included partners, CRM systems, a repayment mortgage application hosted on an IBM OS/390 and more. The pilot was performed in three months validating the capabilities and benefits of the SeeBeyond integration solution. Particular emphasis was placed on being able to integrate an outdated IBM mainframe, incorporating CICS transactions and screen based legacy access. Real-time and high performance was enabled to virtually any legacy application.

In 2002, Entenial's CRM strategy led to the replacement of its incumbent system with Pivotal so that customer information could be centralised in a single repository. It was also key to be able to offer a new range of products such as refinancing, combining partner loans and insurance. Due to the requirement to integrate a myriad of technologies that had been used over a number of years complex transformations and data aggregations needed to be performed. SeeBeyond manages 140 complex process flows with a throughput of 1.4m transactions per day. The project went live in July 2003. Design to production was completed in less than 12 months by 2 developers.

Reuse is a key requirement for cost reduction. The transformations developed in SeeBeyond are used to load a Business Objects datamart consolidating 1 million records in less than 30 minutes and synchronises bank accounts every week. This is done twice as fast as previously.

### Business Benefits

By providing individuals and distribution partners with real-time status on mortgage applications, Entenial increases the level of satisfaction of both customers and partners, and reduces the risk of dispersion. This allows Entenial to leverage its relationships with loyal long-term customers for better selling.

The SeeBeyond solution has also reduced the total cost of ownership (TCO). Entenial has been able to leverage its heterogeneous technologies such as COM/DCOM, C++, and Java, to extend the reach and life of its legacy systems. Access is provided to critical business specific information hosted in a couple of IBM Mainframes that include bank accounts and more than 30 years of monthly repayments. Distributors and branches are linked to core applications such as the proprietary mortgage origination and administration system.

"Business Process Management capabilities, scalability and openness were weighty in our decision criteria, since applying for a loan has to fulfil multiple steps involving different complex systems. In parallel the infrastructure that we had to deploy should have to support Entenial's fast evolving processes and growth." **Laurent Dirson**, Architecture Manager.

### Business Benefits

- Business Agility
- Consistent Mortgage Origination Processes across all applications and partners, including B2B integration
- Reduced TCO

### Technology Profile

- SeeBeyond Components
- eGate™ Integrator
- eInsight™ Business Process Manager
- eXchange™ Integrator
- eWay™ Intelligent Adapters: Lotus Notes, CICS, Screen Based Legacy Access Server (Jacada eWay), COM/DCOM, HTTP, MQ Series, FTP, Mail, Dart Oracle

### Integrations

- Several Mainframes IBM OS/390
- AS/400
- IBM MQ Series
- Hatsite Application Server
- Pivotal (700 seats)
- Business Objects
- Oracle 8i
- SQL Server
- BEA Weblogic
- Microsoft IIS
- Scheduler VTOM
- MTS

### Sizing

- Cluster 2x IBM RS6000 4 CPU 4GB

### Hardware OS

- AIX 4.3.3