



### Bank & Verzekering

#### Company Details

KBC Bank & Insurance Group is a Brussels-based financial services group. KBC is currently a top three bank and insurance company in Belgium. By focusing its international expansion on Central and Eastern Europe, it has built up a leading position in a second home market. KBC employs some 45,000 people and has 10 million customers in 30 countries.

#### Location

- Belgium

#### Industry

- Financial Services

#### Business Challenges

- Provide customers with tailored products and real-time response to their needs
- Implement best-of-breed applications in each area
- Ensure that new applications work with each other and with existing legacy applications

#### Solution Overview

- Implement eGate Integrator as an eAI platform
- Introduce network data model approach
- Implement links with external partner systems

*"As we develop real-time services for our customers, the fact that we can integrate applications quickly and easily is one of our crucial success factors. Thanks to SeeBeyond, we don't hesitate to tackle even the most complex integrations."* **Bart Vanhaeren**, senior systems integrator, EAI Competence Centre, KBC Bank & Insurance Group

#### Business Challenges

Financial services are evolving rapidly. Customers, especially business customers, are coming to expect products and services that are tailored to their individual needs. They are also demanding faster service. People are no longer willing to wait a week or even a day for a batch process to be completed: they expect responses in real-time.

KBC Bank & Insurance Group has made a firm commitment to implementing the best and most sophisticated applications in each area of its business. In practice, this has meant abandoning the traditional approach of developing applications in-house for legacy platforms.

This best-of-breed approach introduces its own challenges. However sophisticated the functionality of an individual application, it is of little value to KBC unless it can be integrated with the existing infrastructure. To ensure that new applications work seamlessly with each other, KBC therefore had to find a reliable, scalable, secure integration platform.

#### Solution Overview

The immediate catalyst for the integration project was KBC's decision to move to a new loan management application, Loan IQ. Having invited proposals for an enterprise application integration (EAI) solution, it carried out a detailed evaluation and a pilot project involving two vendors. At the end of this process, KBC chose SeeBeyond's eGate Integrator.

*"SeeBeyond offered the best technology, the best support, and the most professional attitude,"* said Bart Vanhaeren, senior systems integrator in KBC's EAI Competence Centre. *"eGate Integrator was also the most elegant solution in the sense that integration scenarios could be established with less effort and a cleaner design. We felt confident that eGate Integrator and SeeBeyond would be around for a long time."*

Following training by SeeBeyond, KBC assumed responsibility for deploying the solution. In conjunction with the implementation, it introduced the network data model (NDM) as a paradigm for information exchange. This model has facilitated a longer-term approach to integration, with additional functionality being built in from the outset to support possible future needs. To date, KBC has integrated commercial applications such as SAP, LoanIQ, Murex and Siebel, as well as existing legacy applications running on its IBM mainframe. B2B integration has been achieved with external partners, including the National Bank of Belgium for reporting and accessing centralised data, and the Euronext

stock exchange for settlement of securities transactions. SeeBeyond has provided consultancy for specific developments, whilst third parties with the requisite skills have supplemented KBC's own development resources.

#### Business Benefits

Thanks to eGate Integrator, KBC is now able to maintain a more complex application architecture, with centralised operational data on the one hand and a variety of individual databases on the other. According to Vanhaeren, eGate Integrator enables KBC to pursue its business vision through implementing the best applications on the market. Even the most complex technical integrations can be achieved quickly and efficiently, as with LoanIQ. *"I/T is no longer an obstacle to the company's business goals. The ease or difficulty of integration is not an important criterion when it comes to choosing applications. We have the right tools and we know we can do the job,"* he explained.

This approach translates into faster, better customer service. KBC was the first bank in Belgium to deploy real-time integration with Euronext's clearing settlement systems. Seamless integration of front-end and back-end processes is crucial to the success of the company's Internet banking service, amongst others. *"In the past, if we needed to run a risk evaluation on a particular customer's portfolio, we had to wait overnight for the mainframe to produce the results. Today, we can do it in real-time while the customer is on the phone,"* commented Vanhaeren.

Faster integration also means reduced development times for new services. According to Vanhaeren, this translates into increased revenues as the services can be offered to customers more quickly. Development costs are substantially reduced, as are the costs associated with maintaining the infrastructure.

#### Plans for the Future

Having invested in developing knowledge and experience around eGate Integrator, KBC is in a position to integrate future applications smoothly and efficiently. More specifically, Vanhaeren expects to see Web services playing an increasingly important role.

*"I am sure that we will see more and more business processes being built around Web services,"* he commented. *"Our partnership with SeeBeyond – which has a very clear Web services vision – gives me confidence that we will be able to take advantage of any new developments."*

*"As an integration specialist, I have seen lots of integration tools and I can vouch for the reliability and stability of the SeeBeyond platform. Technically speaking, eGate Integrator is a very strong product, while SeeBeyond's support staff are highly knowledgeable and responsive."* **Bart Vanhaeren**, senior systems integrator, EAI Competence Centre, KBC Bank & Insurance Group

#### Business Benefits

- Increased revenue due to faster roll out of new products and services
- Substantially reduced maintenance and development costs due to flexible integration capabilities
- Complex integrations can be achieved quickly and effectively
- Customers are have access to real-time services

#### Technology Profile

- SeeBeyond Components
- eGate™ Integrator

#### Integrations

- SAP
  - Murex
  - LoanIQ
  - Siebel
  - Mainframe-based legacy applications
- partner systems (National Bank of Belgium, Euronext, FinForce)

#### Sizing

- 80,000-200,000 transactions daily

#### Hardware/OS

- Sun
- Solaris