April 19, 2023   Camunda Day, London

CAMUNDA

POWERING MORTGAGE PROCESSES

bec
FINANCIAL
TECHNOLOGIES

bec

AGENDA

1. Background

2. The business

3. The process

4. The product

5. Lessons learned

6. Future aspirations

BACKGROUND

WHO WE ARE

- Data central (full scale service provider)
- Owned by our customers (the banks)
- 18 member banks
- Based in Denmark
- Headquarters in Roskilde
- Offices in Roskilde, Trekroner, Herning, Lublin and Warsaw
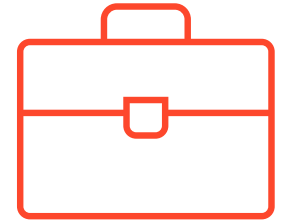
WHAT WE DO

Automating mortgage processes
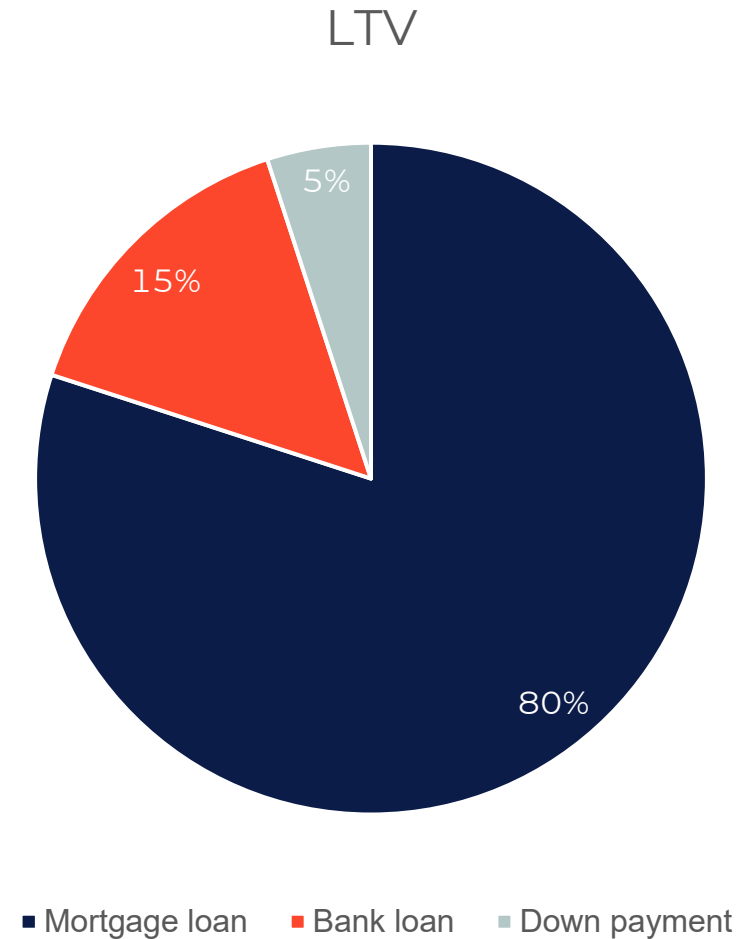
Advisor-facing solutions
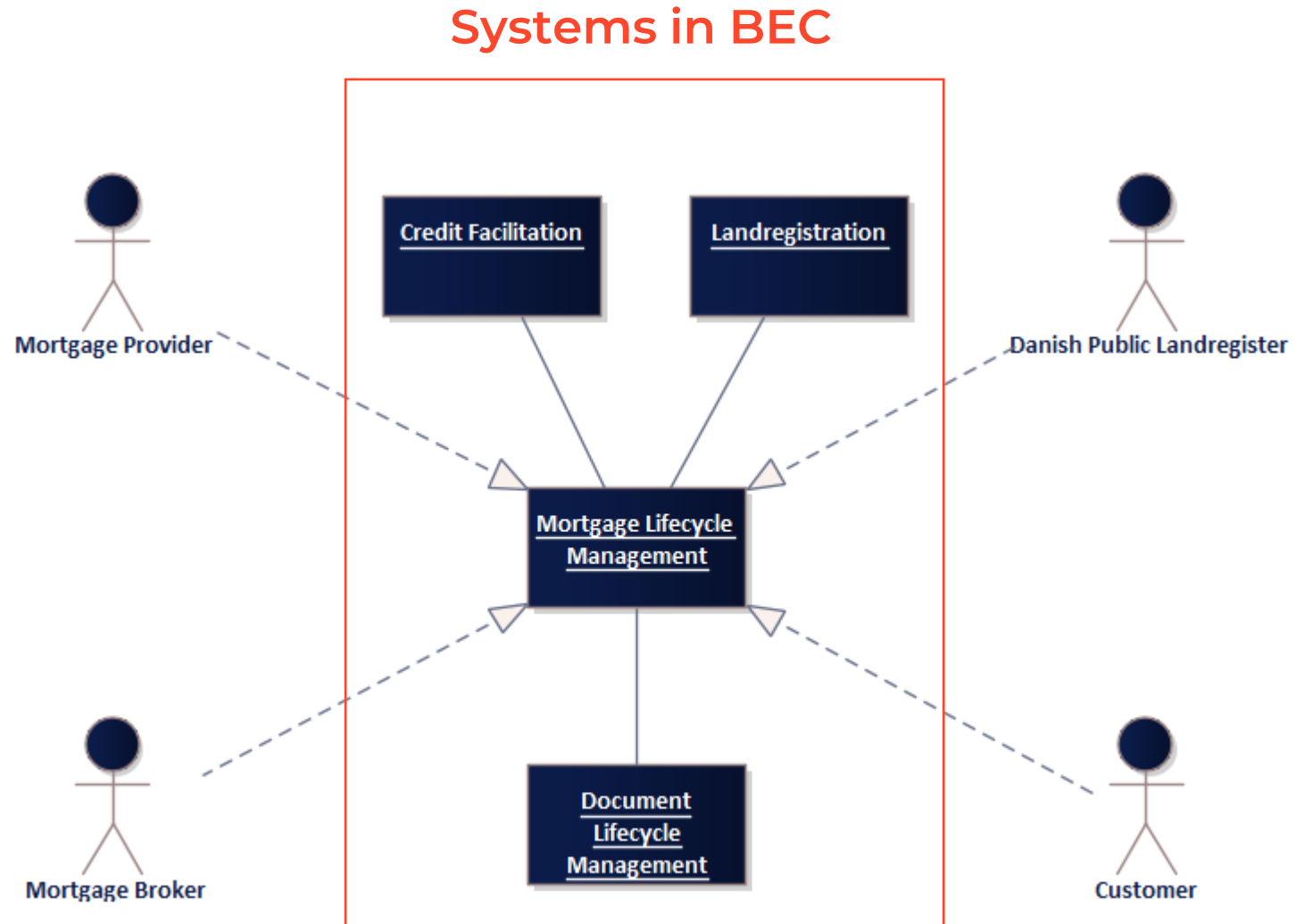
Est. 2019 – more business scenarios over time

THE BUSINESS

DANISH MORTGAGES

- Mortgage loans are funded by bonds
- Issued by a mortgage provider
- Brokered by a bank
- Max LTV of 80 %
- Lower interest rate

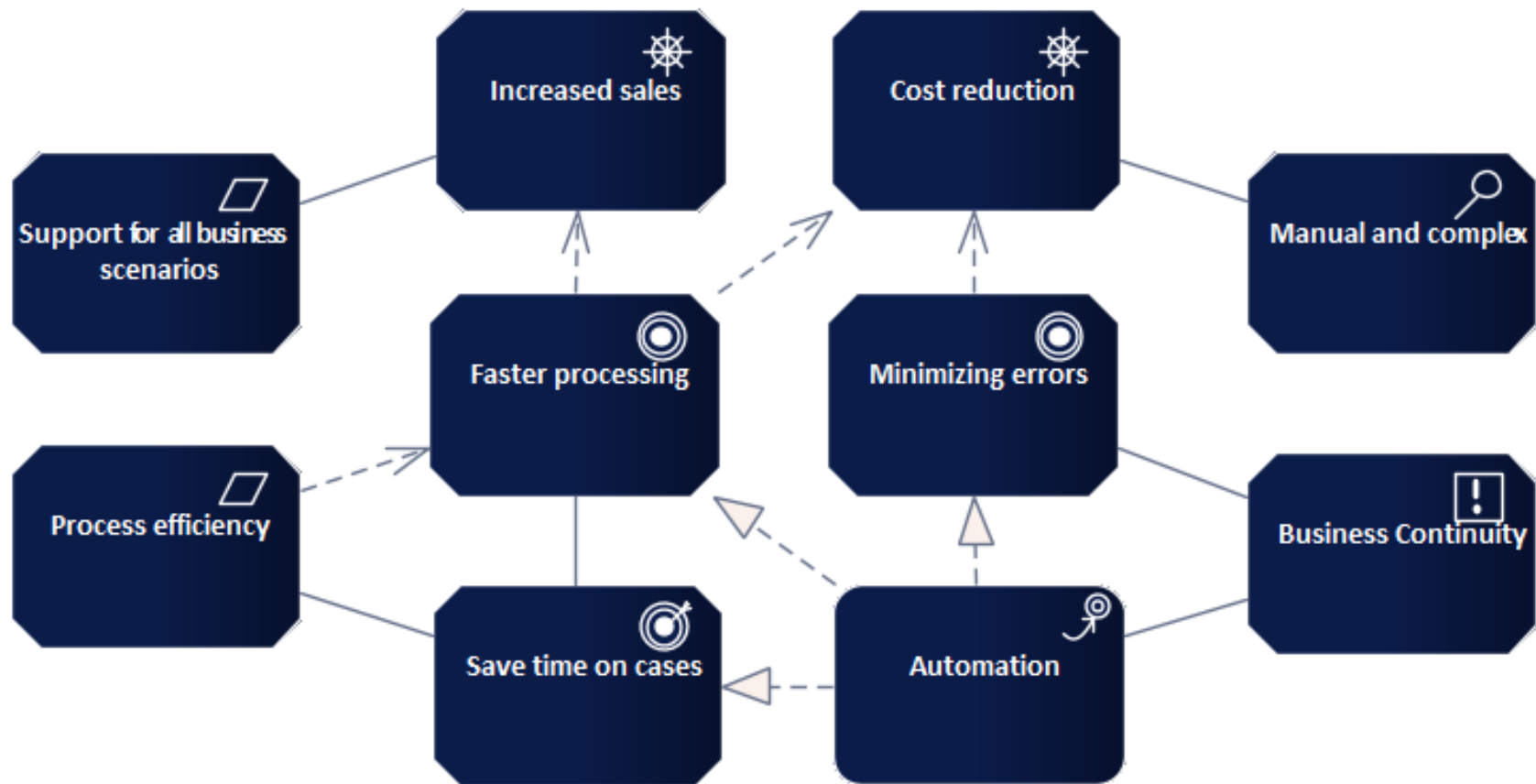- Bank loans funded and issued by the bank
- Mortgage deeds as collateral

LTV

5%

15%

80%

■ Mortgage loan   ■ Bank loan   ■ Down payment

THE ACTORS

Systems in BEC

Mortgage Provider

Credit Facilitation

Landregistration

Danish Public Landregister

Mortgage Lifecycle Management

Mortgage Broker

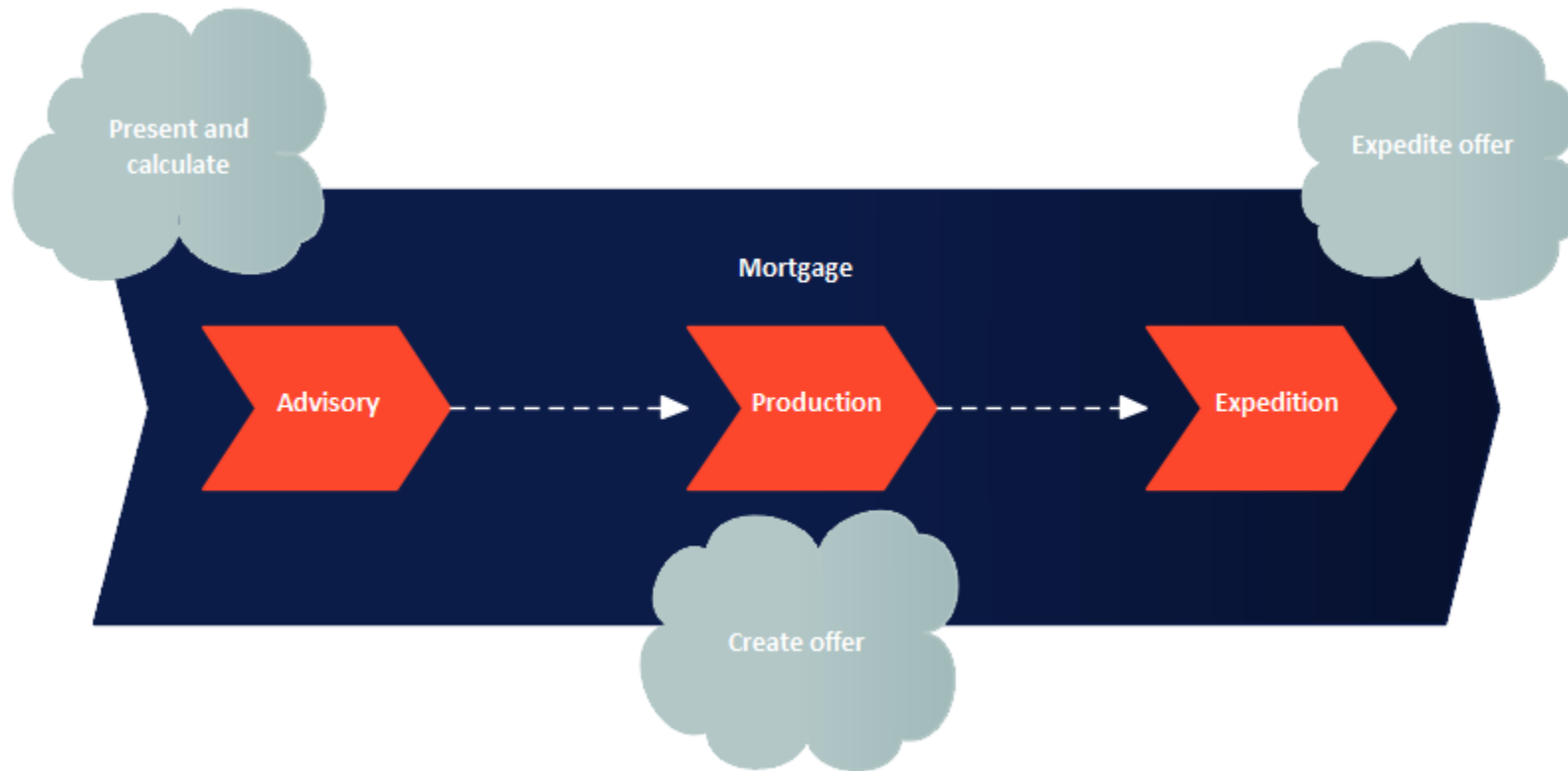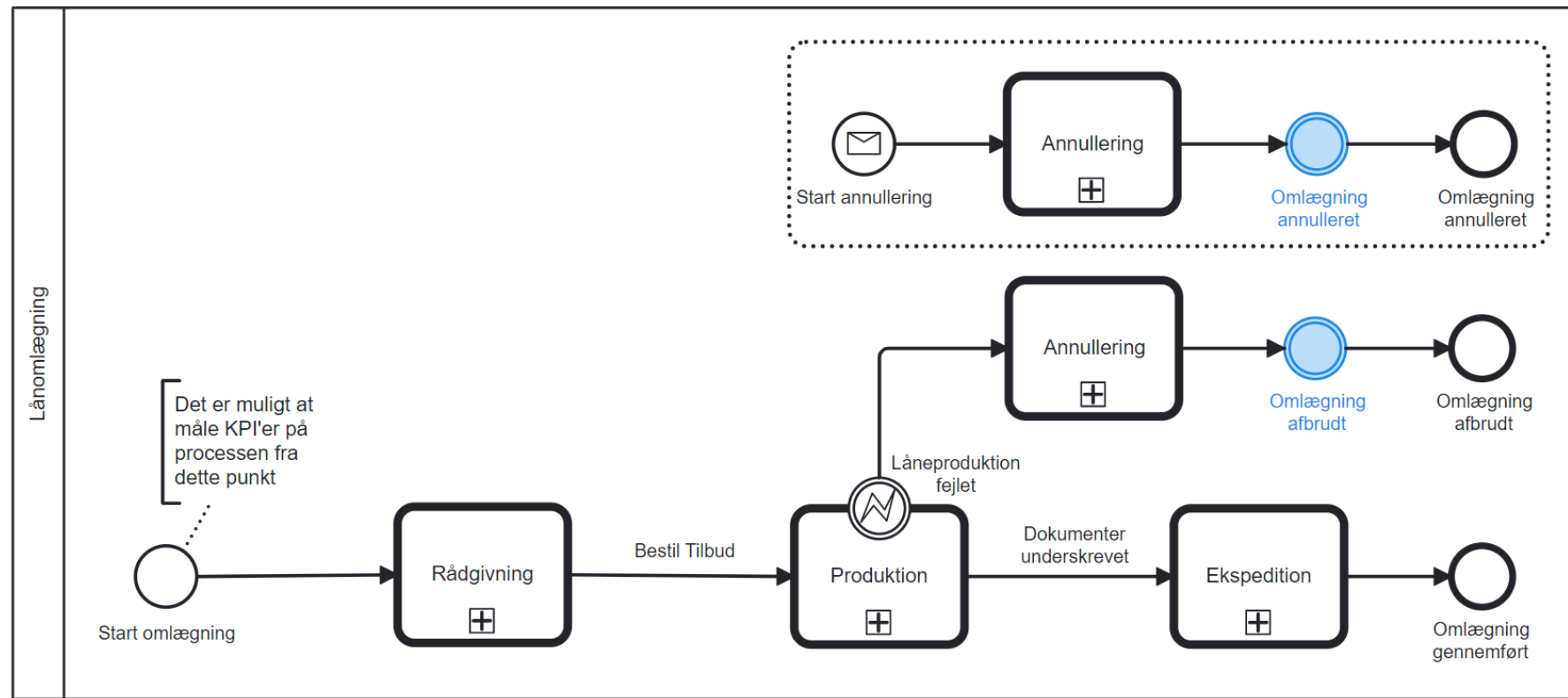Document Lifecycle Management

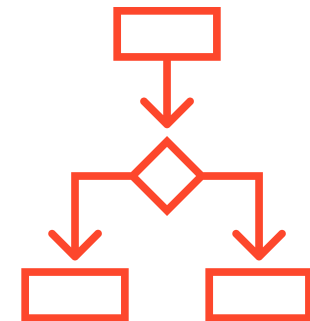Customer

THE DRIVERS

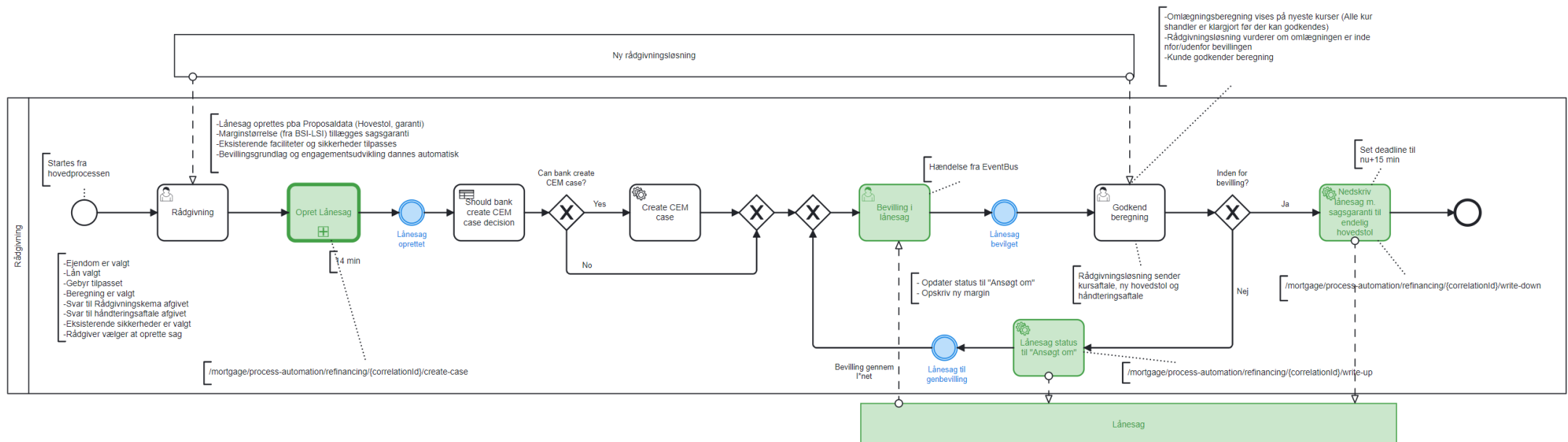# THE VALUE STREAM

THE PROCESS

SUPER PROCESS

- Mimics value stream
- Provides traceability
- Rarely subject to change
- Broken down into subprocesses
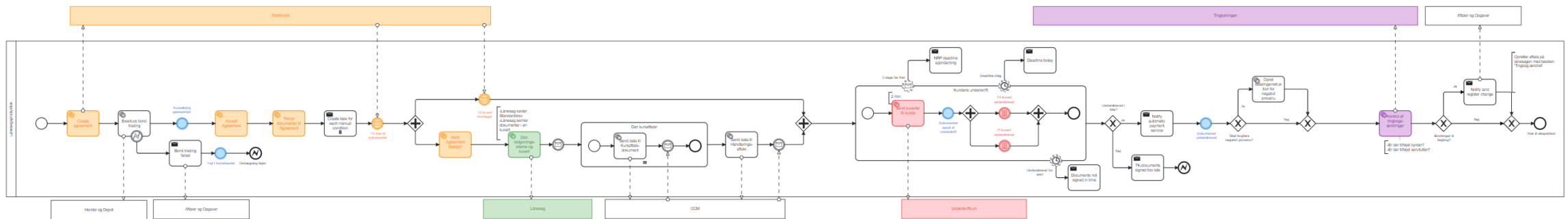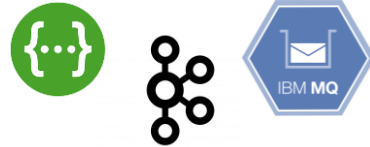- Very different lifespans

ADVISORY

- Angular UI
- Setting the scene
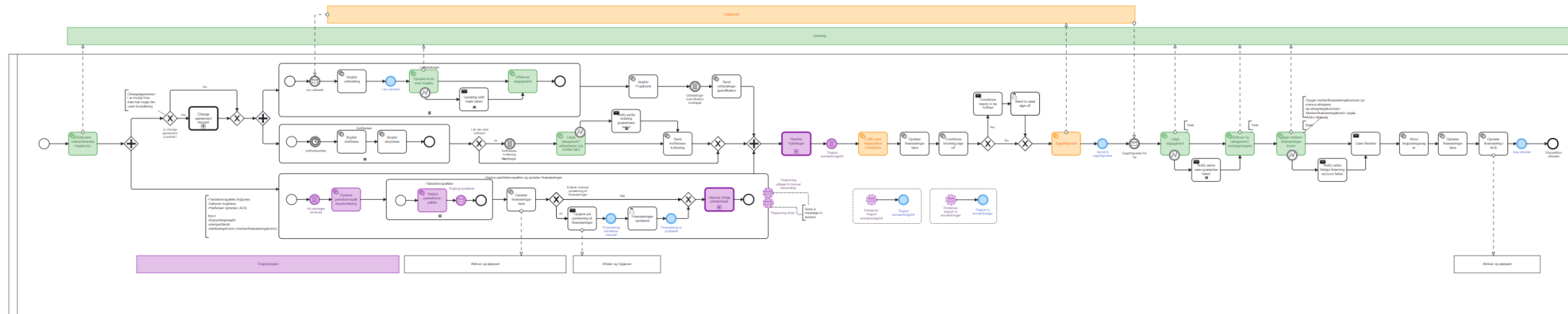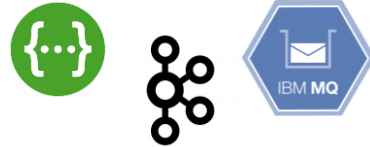- Track&trace
- Variance through DMN

PRODUCTION

- Producing the agreement
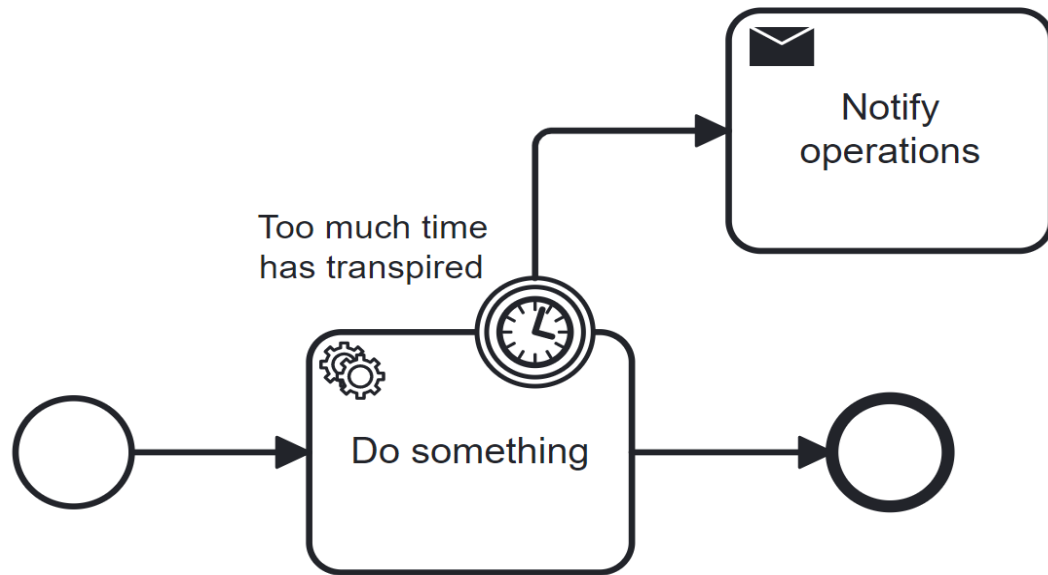- Error through signal
- Deadlines through boundary events

EXPEDITION

- Time constraints
- Multiple integrations
- Multiple message correlations
- Variance through gateways and collections

MONITORING

- "Stalled processes"
- Set timers based on assumed duration
- Boundary events
- Not necessarily a problem
- Kanban board

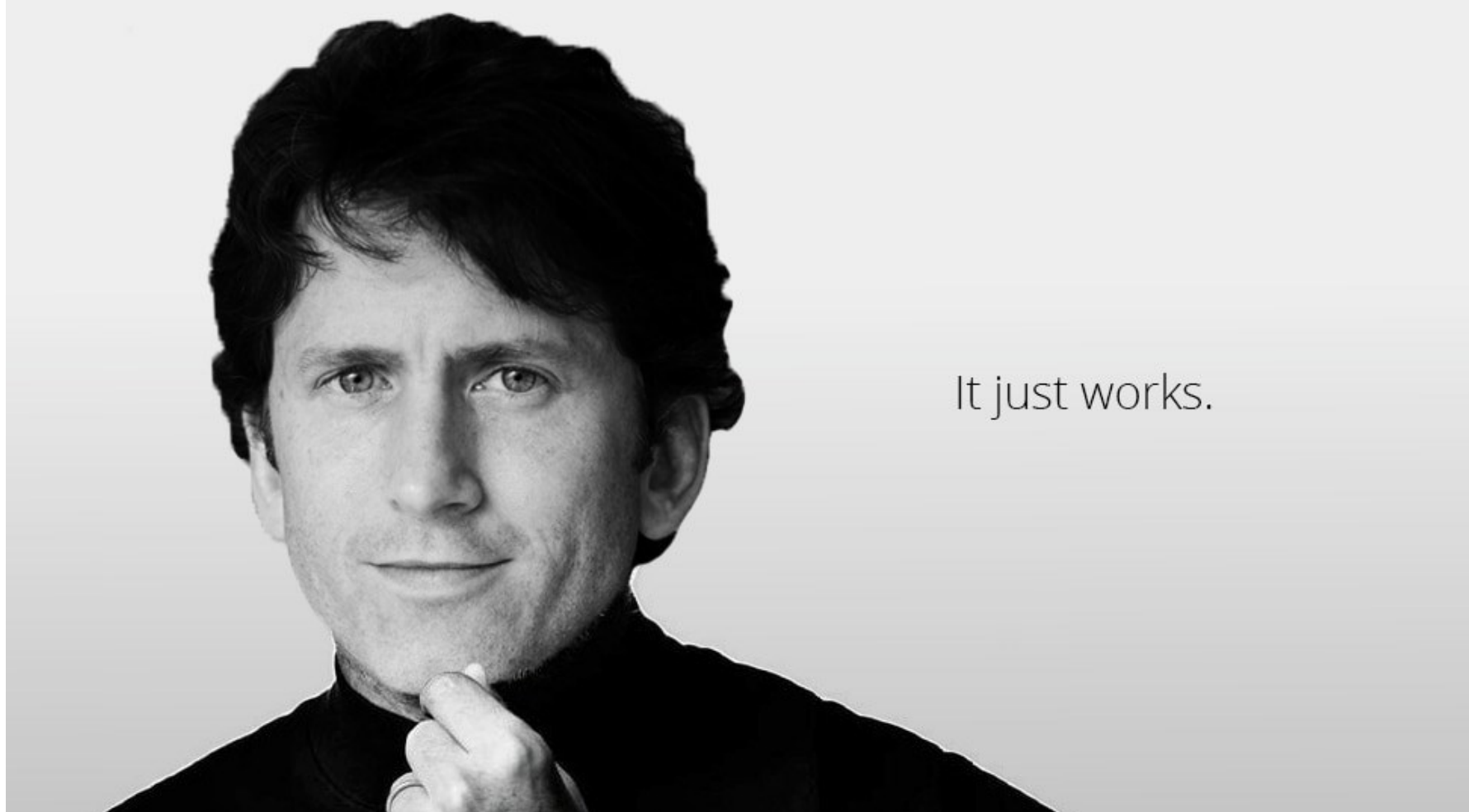**"Doing something seems to take a while…"**

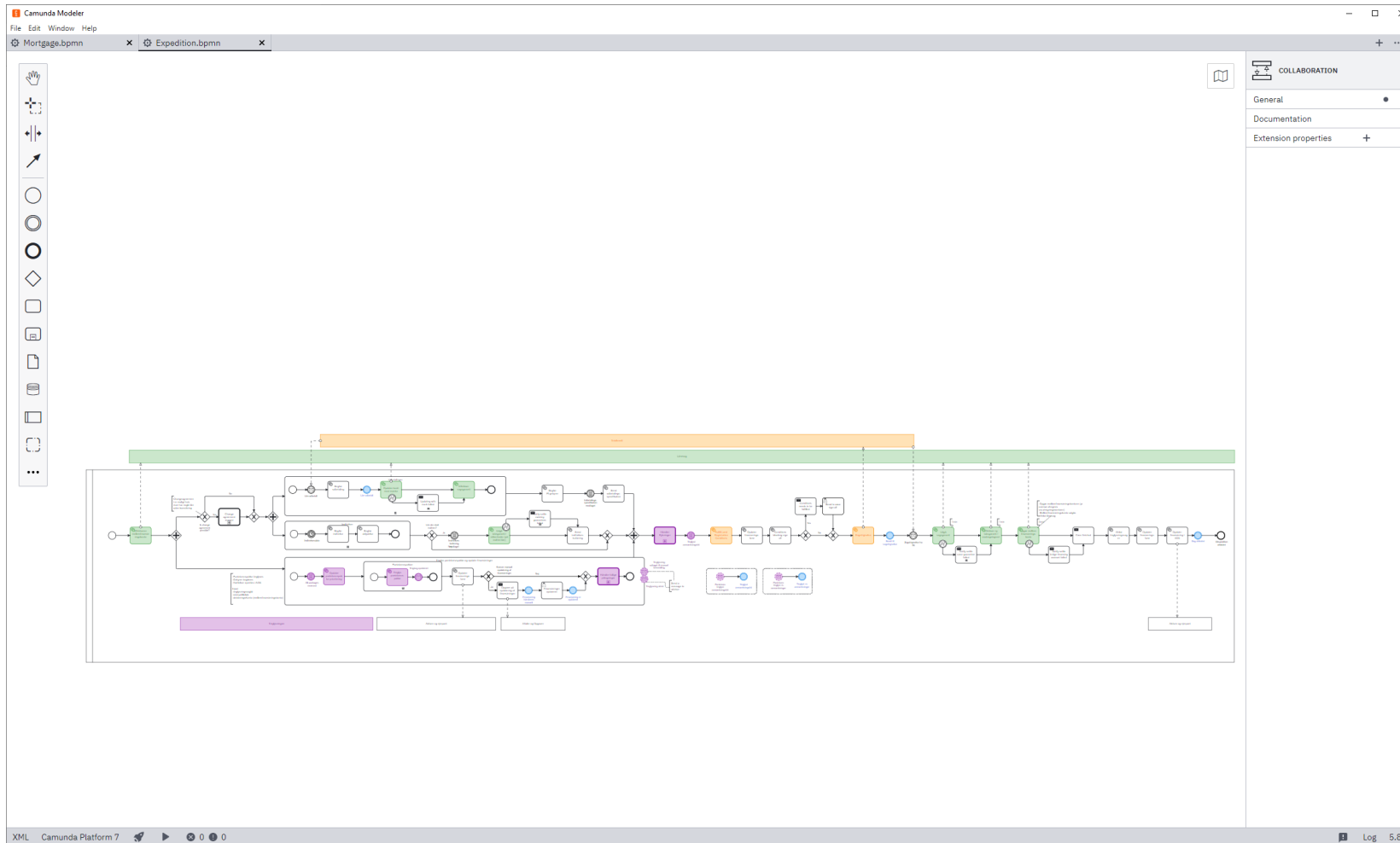# THE PRODUCT

CAMUNDA ENGINE

It just works.

- Camunda v7.17.2-ee
- Containerized environment
- Local delegates -> external workers
- MSSQL

CAMUNDA MODELER

- Modeling tool
- Design and improve BPM's

Pros

- Rich support for BPMN
- Intuitive interface
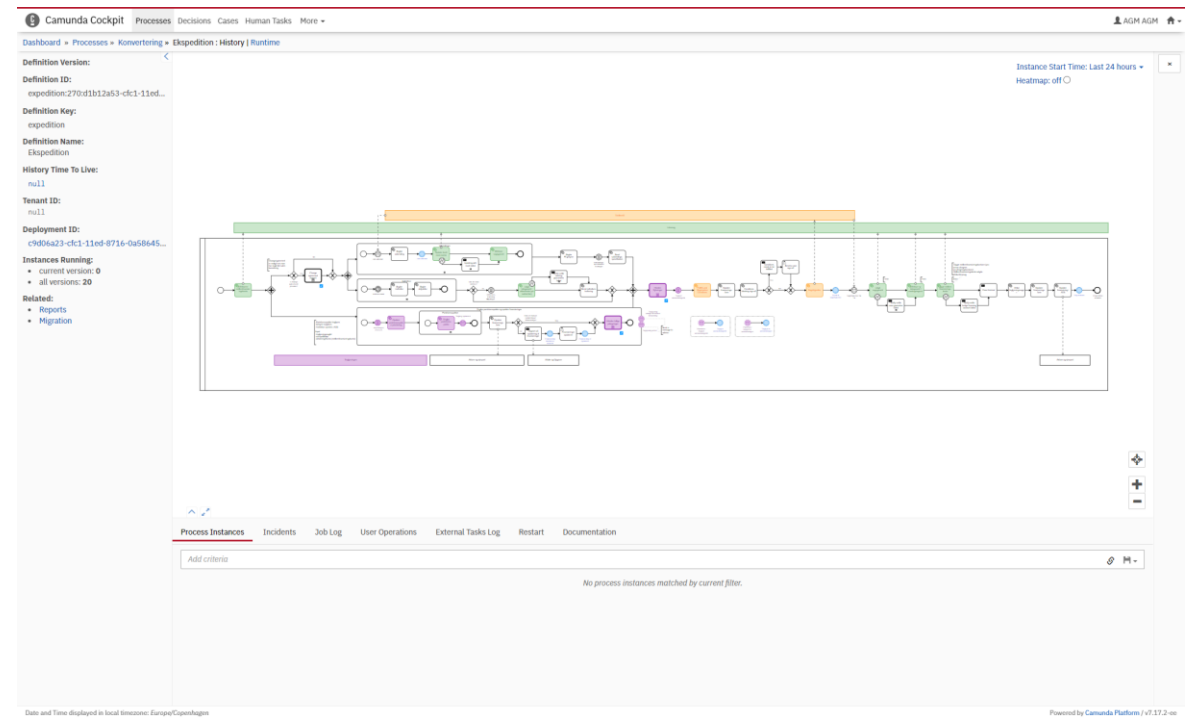
Cons

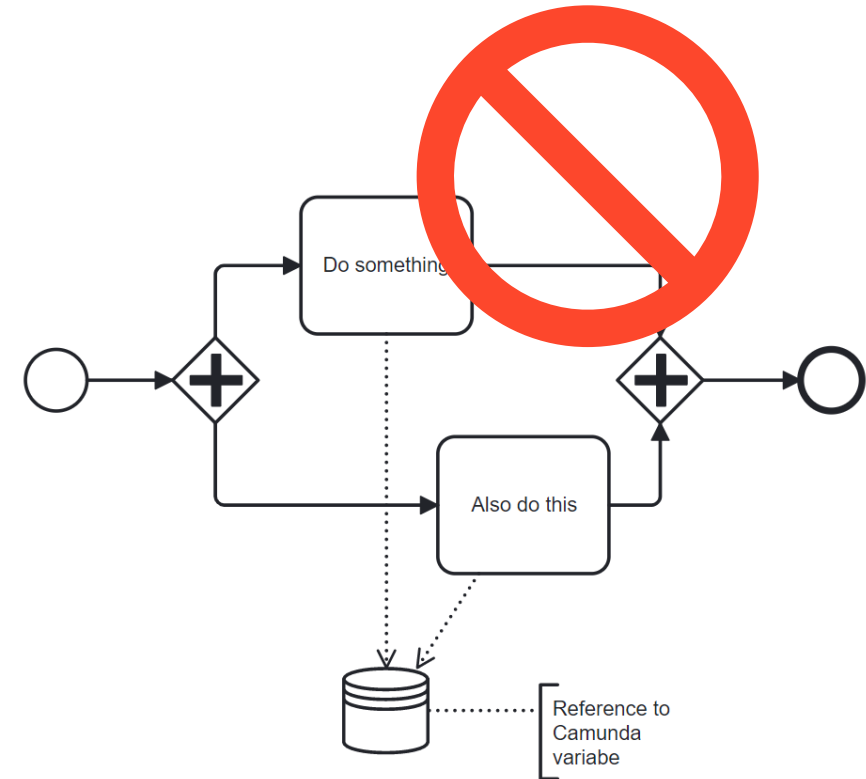- Lacks collaborative properties

CAMUNDA COCKPIT

Maintenance tool
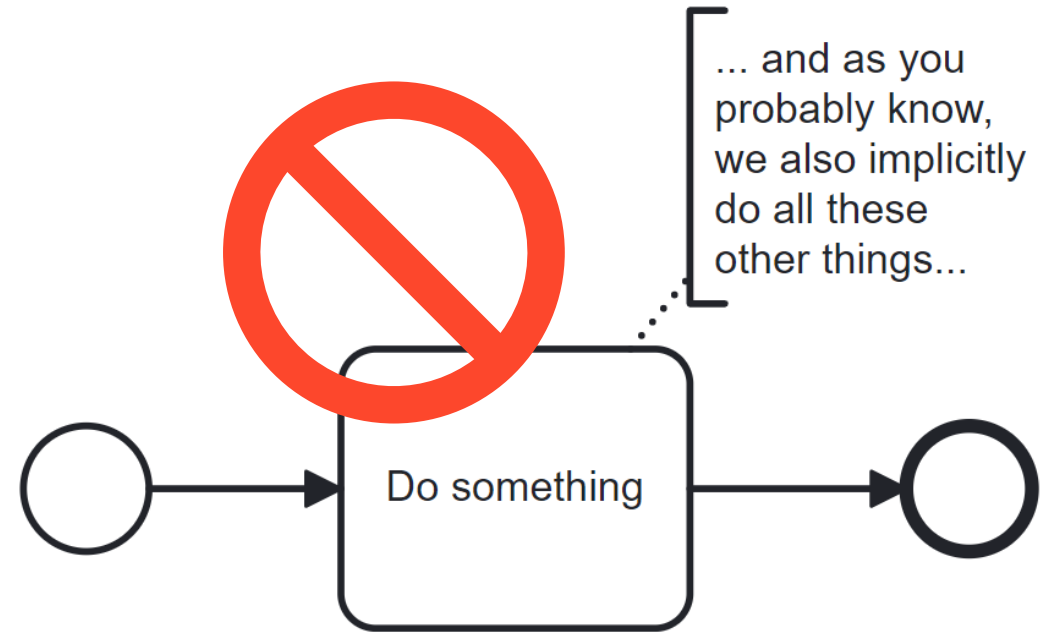
Investigate and fix process instances

LESSONS LEARNED

MODELLING FOR PERFORMANCE

○ Parallel activities with Camunda variable write access

MODELLING FOR CLARITY

- Hidden business logic (where to draw the line?)
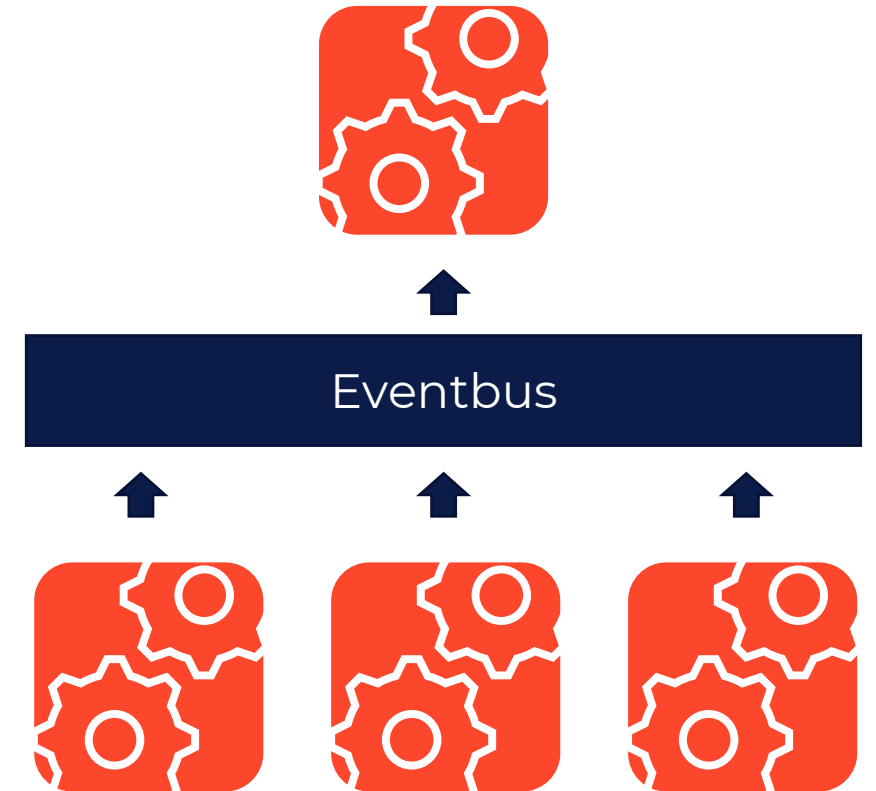- Activities vs. steps
- Timers and deadlines

... and as you probably know, we also implicitly do all these other things...

Do something

FUTURE ASPIRATIONS

ELABORATE ORCHESTRATION

- More Camunda instances
- Separate business areas
- Master process for correlation
  - Synchronized through events
- Loose coupling

Eventbus

CAMUNDA 8

- ○ Token simulation
- ○ Web modeler
    - ○ Collaboration
    - ○ Review
- ○ Custom connectors!

THANK YOU

London 2023