



Empowering an Omnichannel Banking Experience

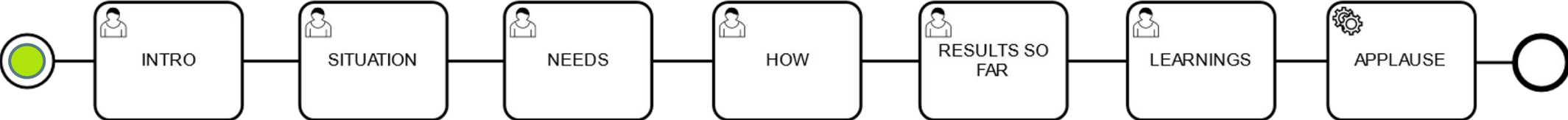
Andreas Unterhauser
Dietmar Wieser

Raiffeisen Information Service

CCON
2023



Agenda







South Tyrol

Blend of Cultures

Skiing Paradise

Hiking

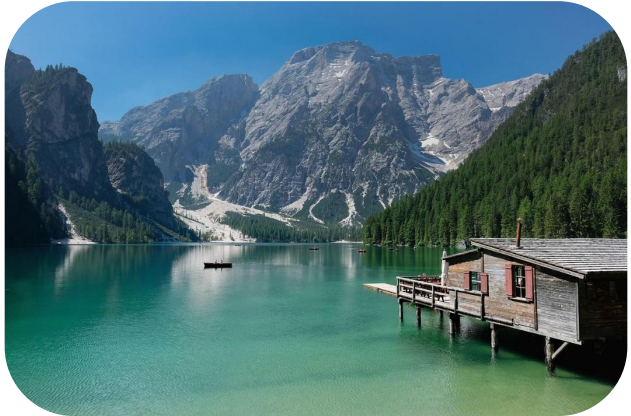


Wine Country

500.000 people

Alpine Beauty

Multilingual



Raiffeisen South Tyrol

40 Banks

2.200 Employees

1 Strategy

170 Branches

1 IT Service Provider





Andreas Unterhauser

Product Management Expert & Coordinator
Lead

Tech Enthusiast, Project Management,
Product Design

Sports, Food, Family



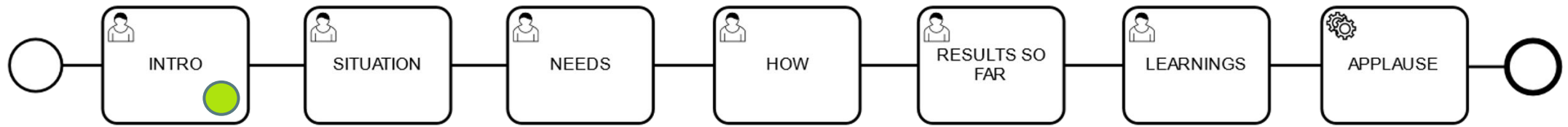
Dietmar Wieser

Architecture & Solution Design Lead

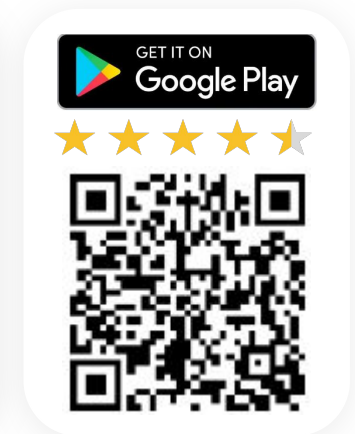
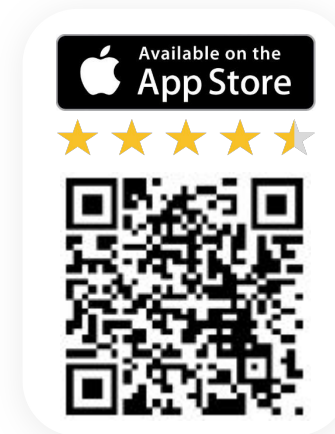
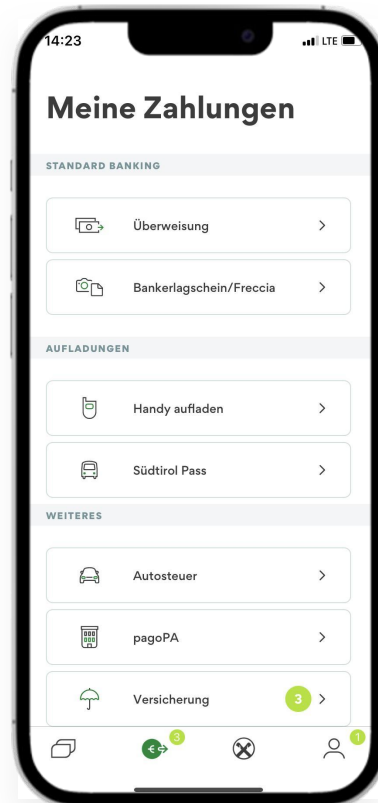
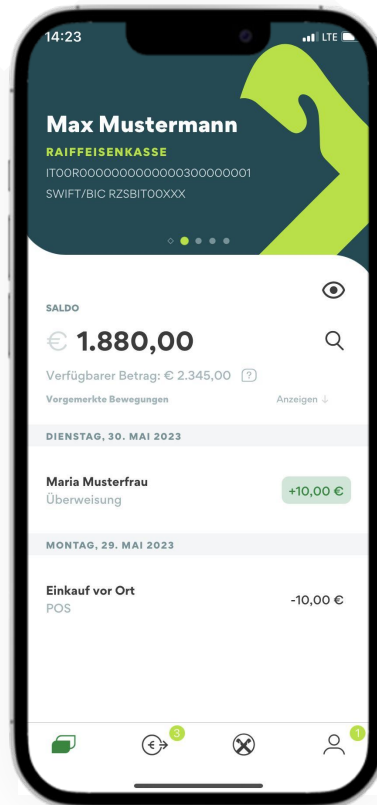
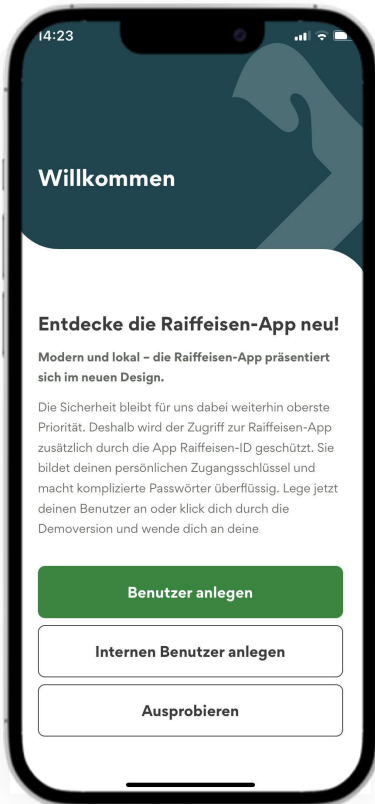
Tech Enthusiast, Software Engineering,
Architecture Designing

Family, Climbing





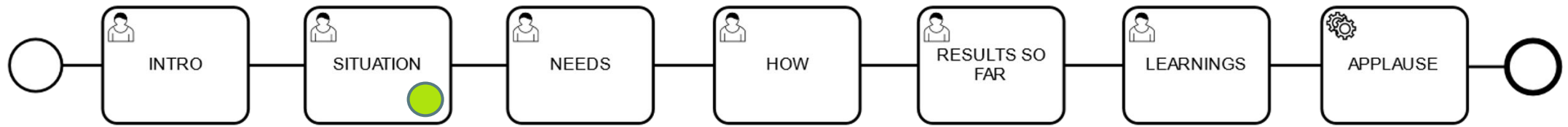
Our Flagship



Legacy? Legacy!

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Sitzung A - [24 x 80]
Datei Bearbeiten Einstellungen Anzeigen Kommunikation Aktionen Fenster Hilfe
Anzeige drucken Kopieren Einfügen Senden Empfangen Anzeige Farbe Zuordnen Aufzeichnen Stoppen Wiedergabe Beenden >>
Raiffeisen 24/07/2023 08.23.16 Z398
----- C.A.R.D. - GESTIONE CARTE E SERVIZI -----
01 03134 ALPENBANK AG
02 03493 RAIFFEISEN LANDESBANK
03 08010 RK GADERTAL
04 08015 RK ANDRIAN
05 08020 RK HOCHPUSTERTAL
06 08033 RK BRANZOLL-AUER
07 08035 RK BRUNECK
08 08056 RK KASTELRUTH
09 08060 RK TSCHARS
10 08065 RK SCHLERN-ROSENGARTEN
11 08066 RK OBERVINSCHGAU
12 08080 RK TOBLACH
13 08081 RK BOZEN
14 08089 RK VOELS
15 08094 RK VILLNOESS
- DIGITARE NUMERO RIGA O CODICE ABI -
PF: 03=EXIT 07=PGUP 08=PGDW
21/019
```





Needs

Rethinking the way of working

Skills Shortages

Simplicity

80 – 20 Rule

Standardization



One Implementation for all Channels

Time to Market

Performance

Guided UX

Multiple User Groups across Multiple Channels

Guiding Principles



Catch up
– FAST!



Embrace agility
to **deliver**
results quickly



Adapt to
standards, copy
and do what has
proven successful
for others



Leverage strategic
partnerships along
the way



Think digital, not
only in IT but
throughout the
organization

This is the beginning of a long journey...



2022

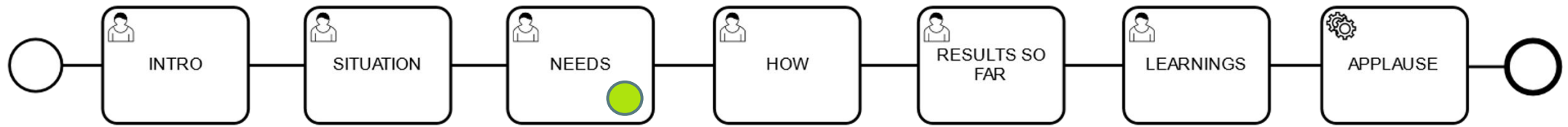
Strategy and solution design
and decision process



02/2023

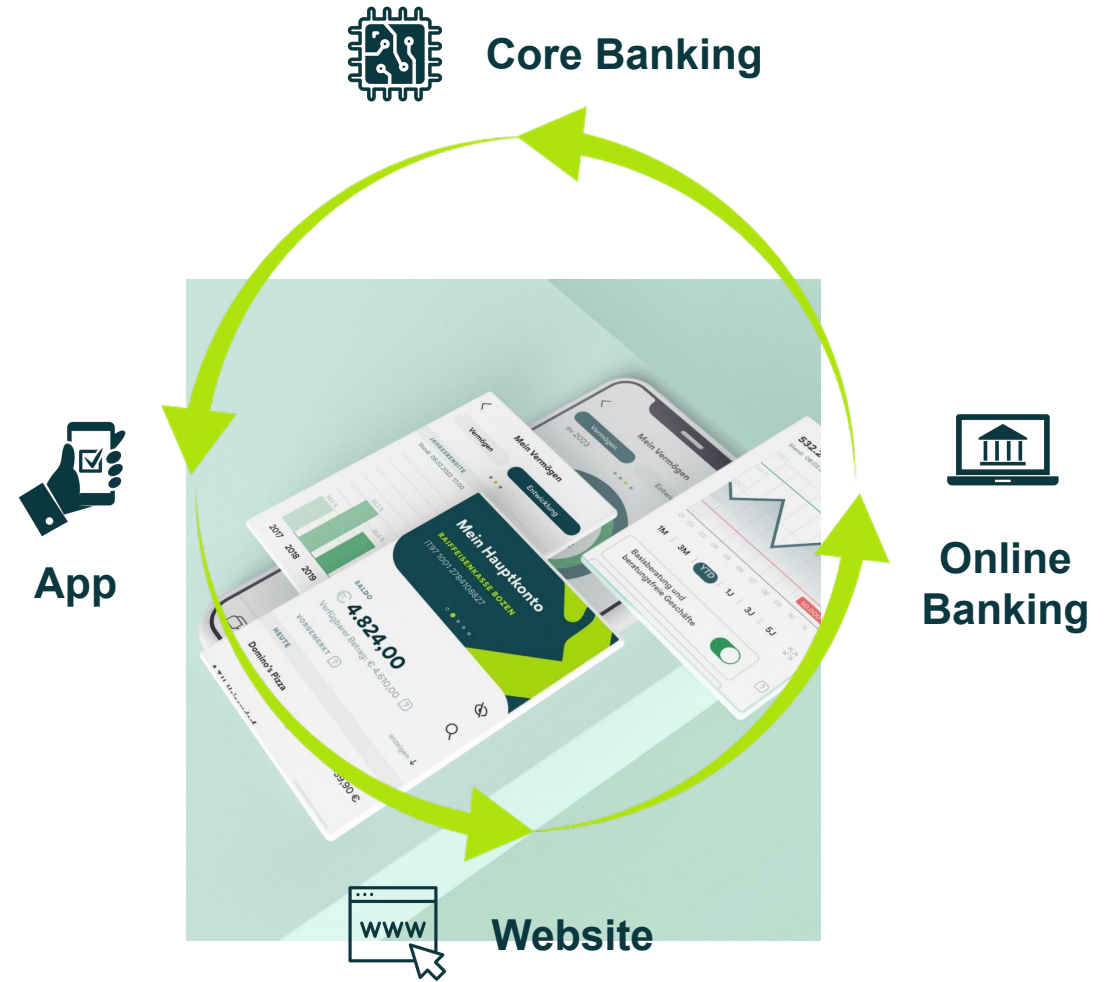
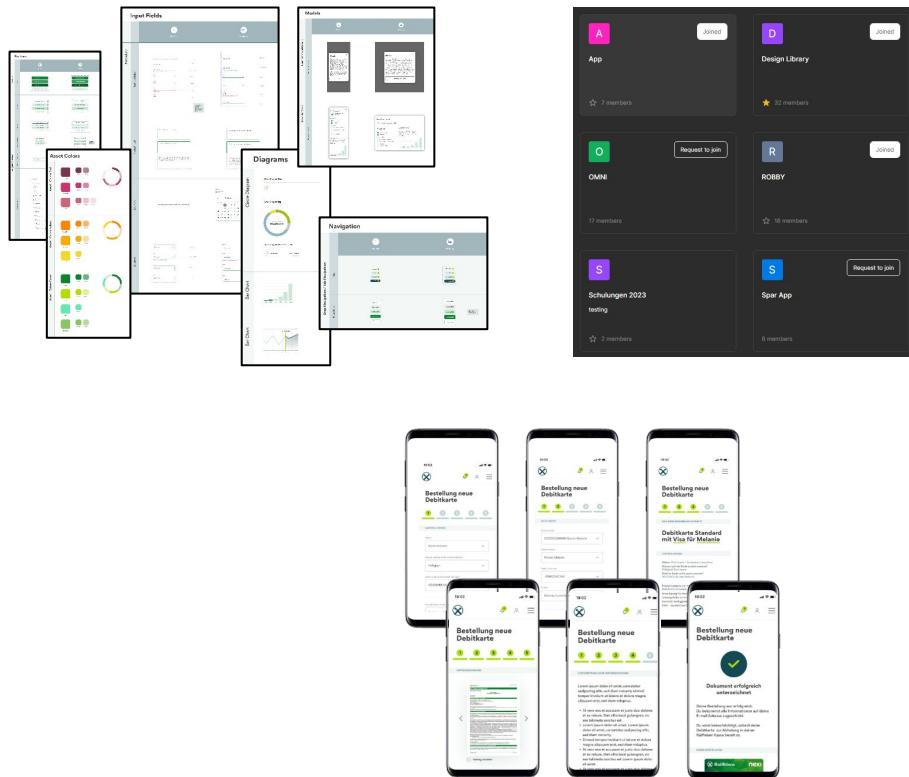
Omnichannel Platform
Implementation





Focus on Cross-Channel User Experience

Customer Centricity and Collaboration



First deliveries confirmed we are following the right path

Launched June 2023



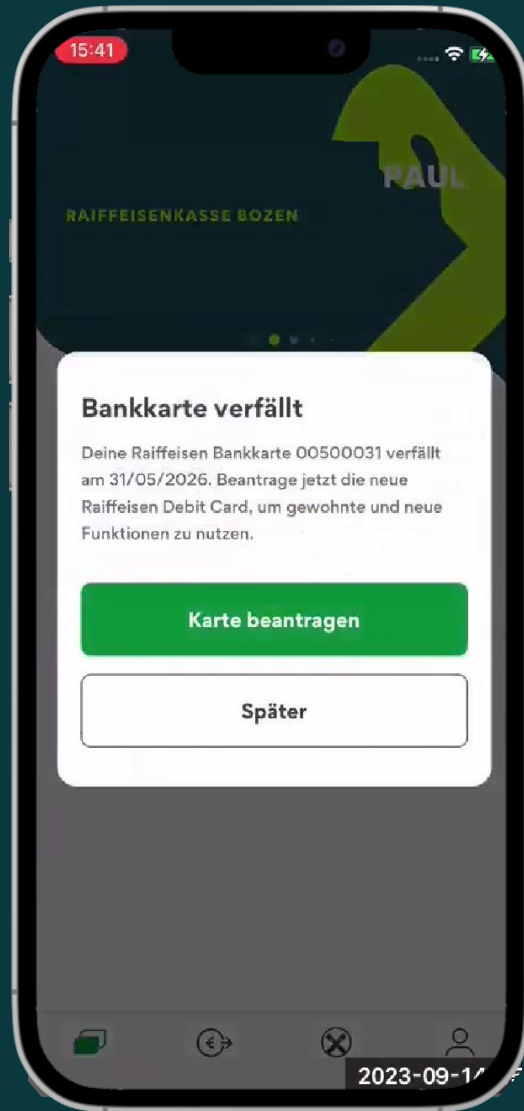
Self service profile updates



Appointment scheduling

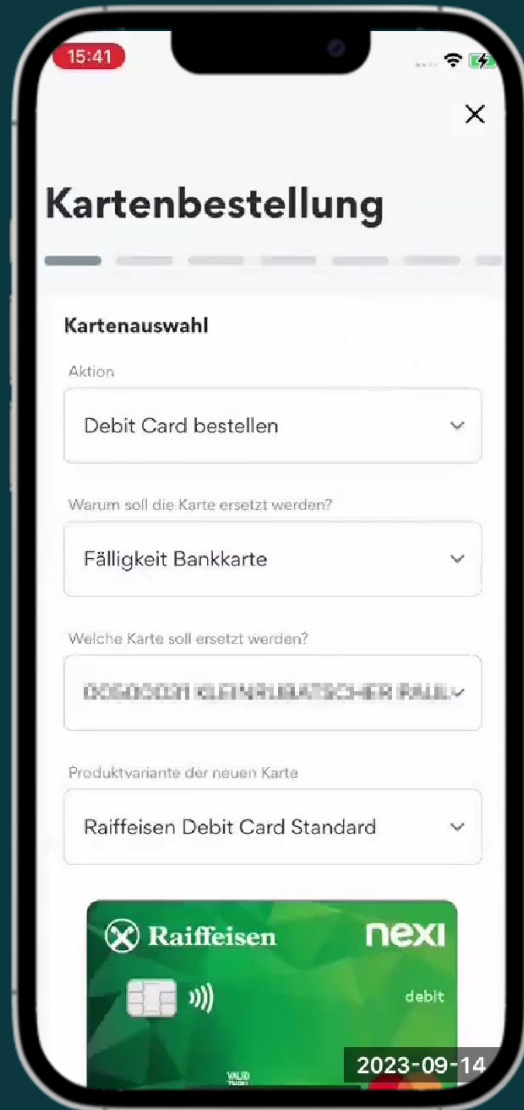


Card order process



The Debit Card Order Workflow – client notification

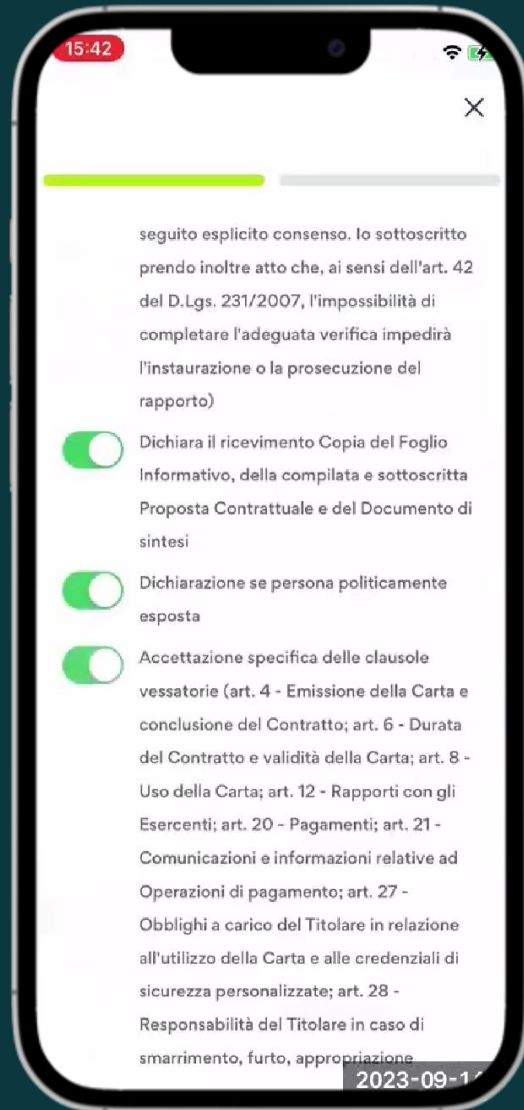
Upon login the client is notified on the upcoming card expiry and invited to order the new Raiffeisen Debit Card.



The Debit Card Order Workflow – guided UX

The client navigates through a guided process. While having to verify certain data, prefilled fields and selection options allow a quick completion.

The Debit Card Order Workflow – contract signing steps



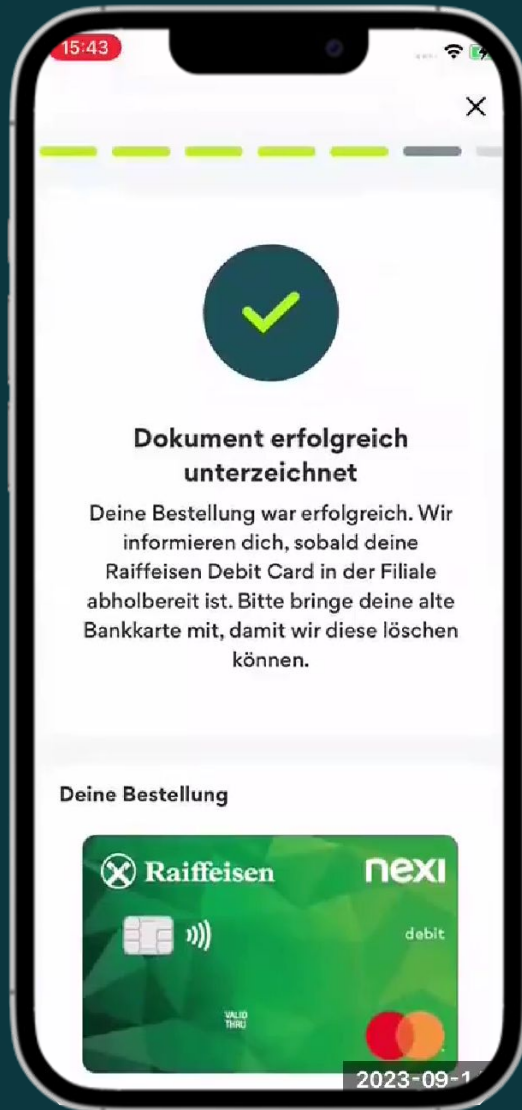
15:42

seguito esplicito consenso. Io sottoscritto prendo inoltre atto che, ai sensi dell'art. 42 del D.Lgs. 231/2007, l'impossibilità di completare l'adeguata verifica impedirà l'instaurazione o la prosecuzione del rapporto)

- Dichiaro il ricevimento Copia del Foglio Informativo, della compilata e sottoscritta Proposta Contrattuale e del Documento di sintesi
- Dichiarazione se persona politicamente esposta
- Accettazione specifica delle clausole vessatorie (art. 4 - Emissione della Carta e conclusione del Contratto; art. 6 - Durata del Contratto e validità della Carta; art. 8 - Uso della Carta; art. 12 - Rapporti con gli Esercenti; art. 20 - Pagamenti; art. 21 - Comunicazioni e informazioni relative ad Operazioni di pagamento; art. 27 - Obblighi a carico del Titolare in relazione all'utilizzo della Carta e alle credenziali di sicurezza personalizzate; art. 28 - Responsabilità del Titolare in caso di smarrimento, furto, appropriazione

2023-09-11

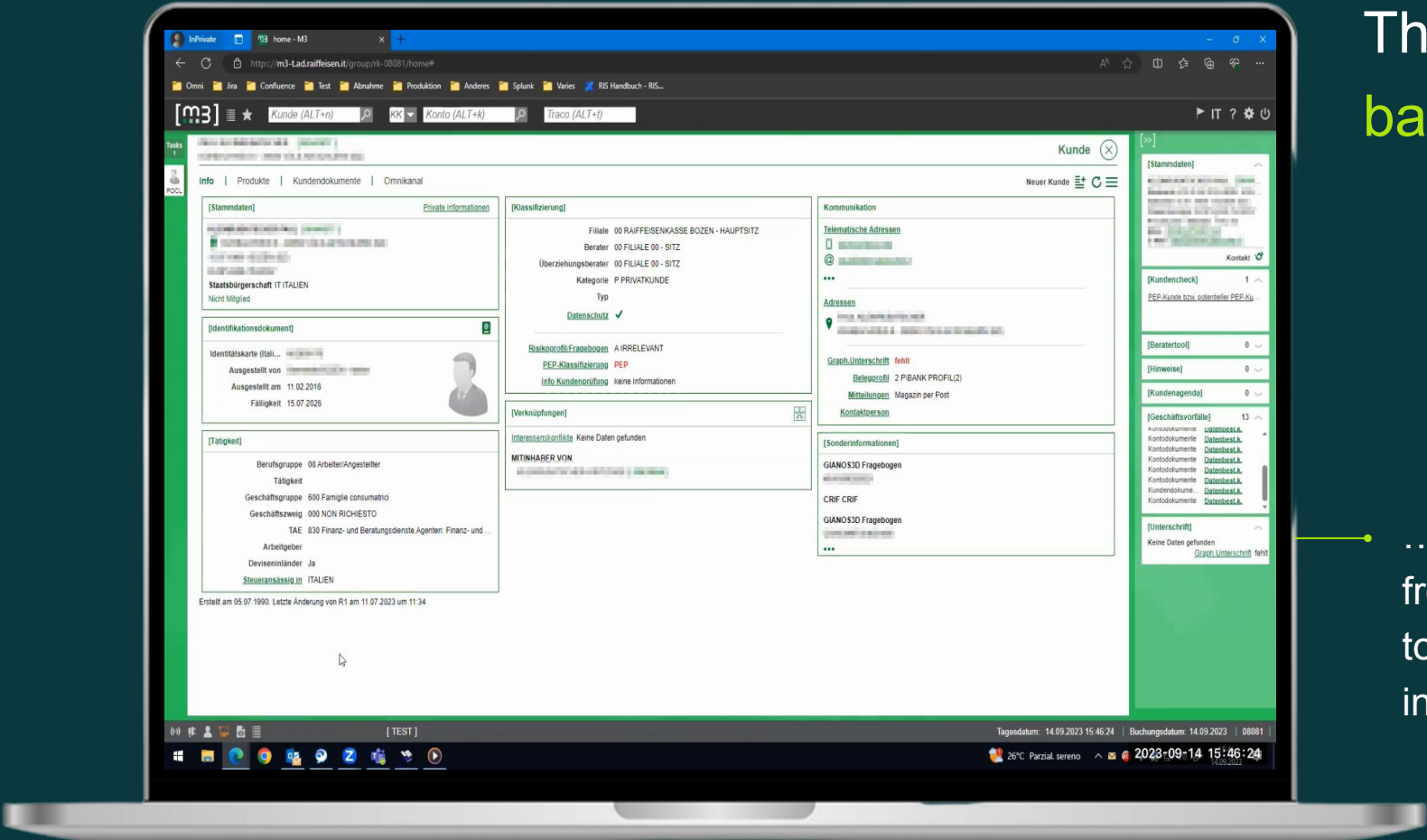
The process foresees an end-to-end completion by the client, including the digital contract closing.



The Debit Card Order Workflow – success step

With this new process the client can order a debit card within a few minutes and if he encounters any issue along the way...

The Debit Card Order Workflow – bank view



...the bank employees can take it, from wherever the client is not able to proceed, and finish the order right in their core banking software.

The Debit Card Order Workflow – process overview

The screenshot displays a banking system interface for a debit card order workflow. The main content area features two tables:

Kundencheck OM00 (00141577) Zeile 0 von 0

Blockierend	Fehler	Ndg	Beschreibung
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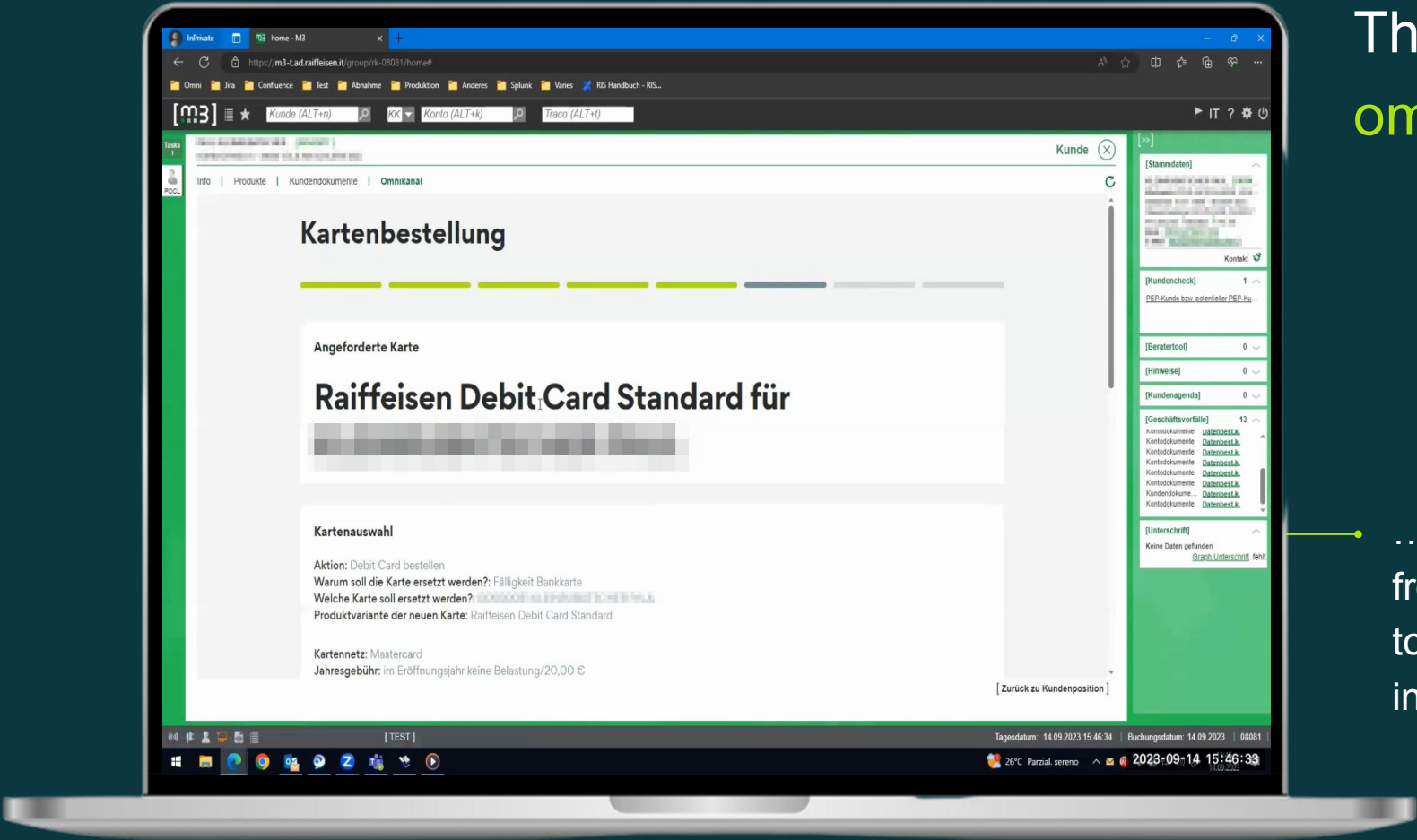
Prozess-Strecken Zeile 1 von 1

Herkunft	Prozess	Fortschritt	Datum Erstellung	Benutzer Erstellung	Datum letzte Änderung	Benutzer letzte Änderung
0 APP	Austausch Bankkarte	Datenkontrolle durch Berater	14.09.2023 15:38:01	R1	14.09.2023 15:40:05	NZ

The right-hand sidebar contains several tool panels, including 'Kontakt', 'Kundencheck', 'Beraterool', 'Hinweise', 'Kundenagenda', 'Geschäftsvorfälle', and 'Unterschrift'. The status bar at the bottom indicates the date and time as 2023-09-14 15:46:25.

...the bank employees can take it, from wherever the client is not able to proceed, and finish the order right in their core banking software.

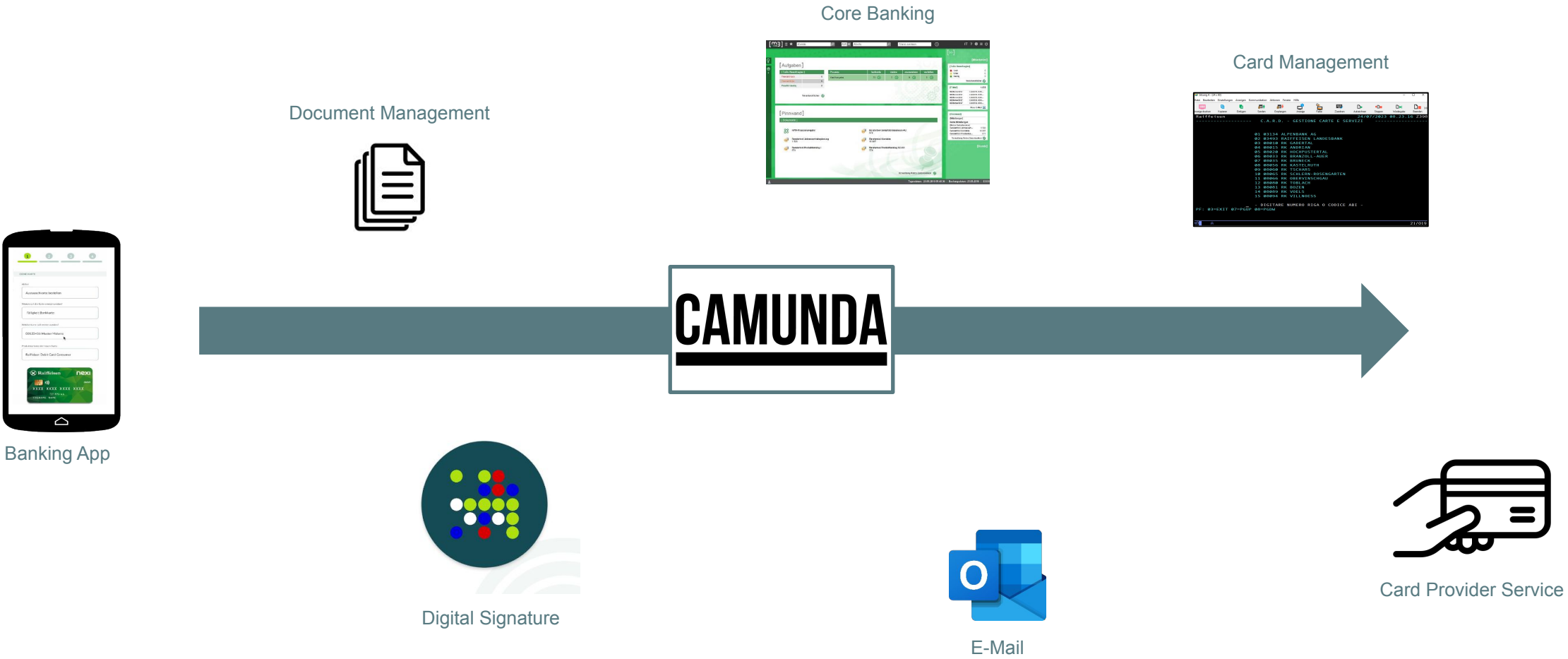
The Debit Card Order Workflow – omnichannel solution integration

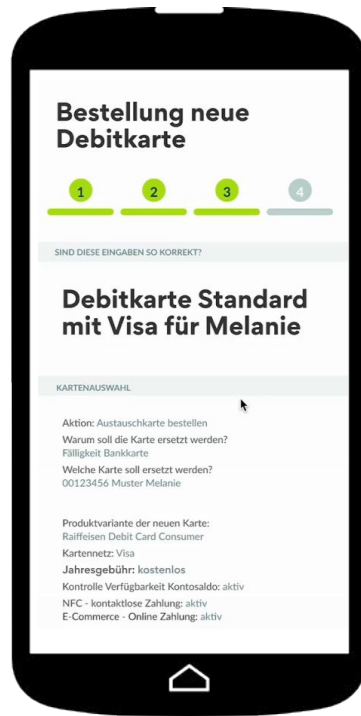
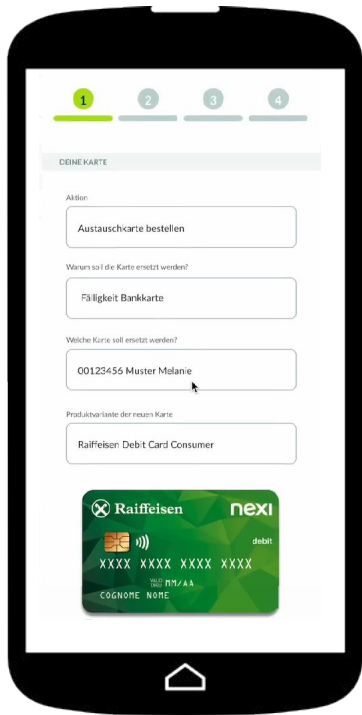
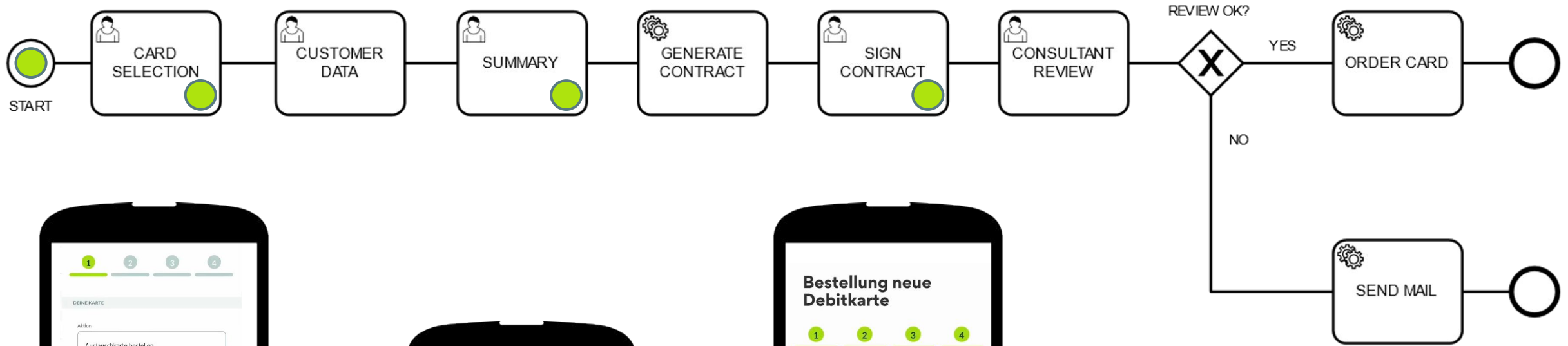


...the bank employees can take it, from wherever the client is not able to proceed, and finish the order right in their core banking software.

What's happening behind the scenes?

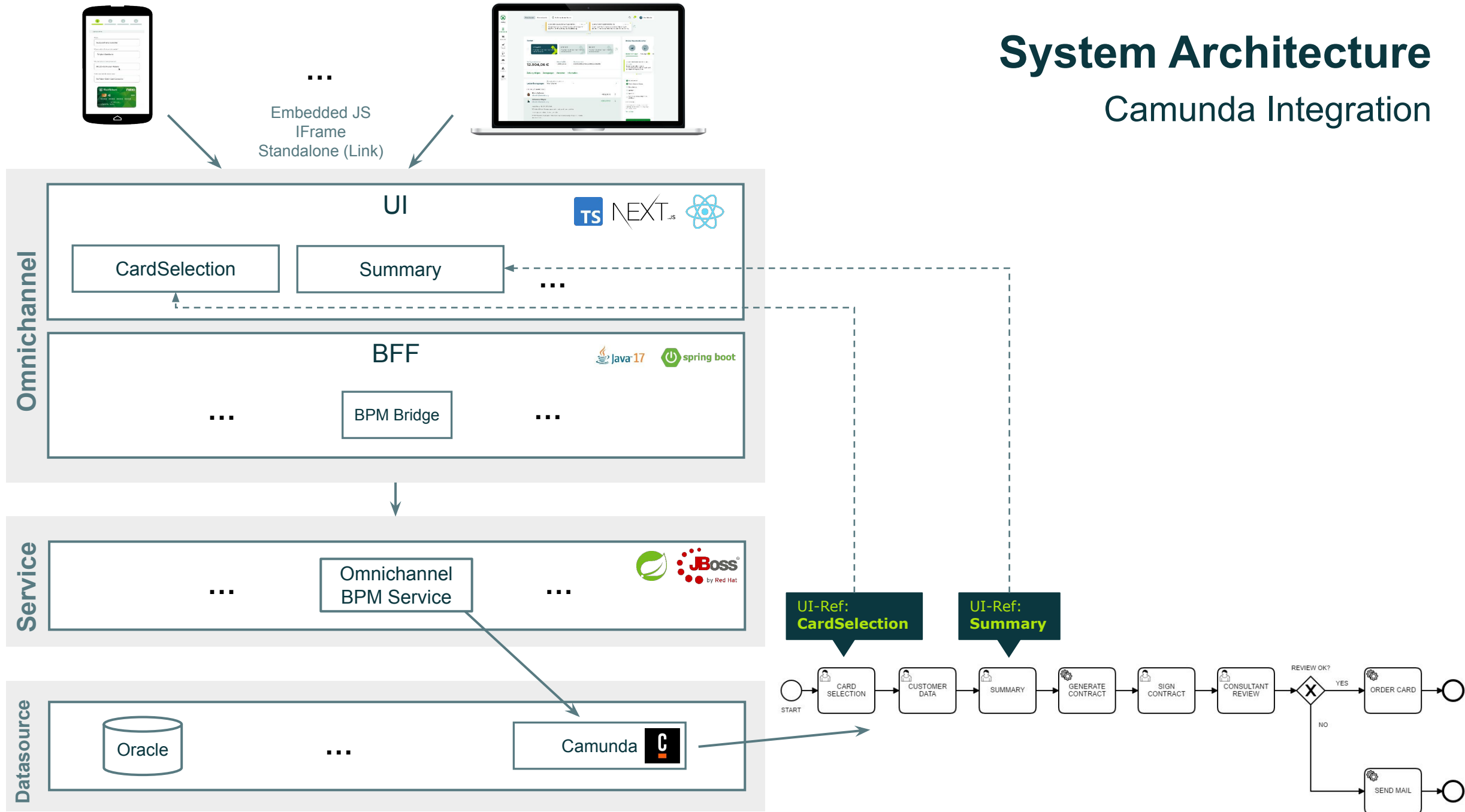
Breaking down the demo





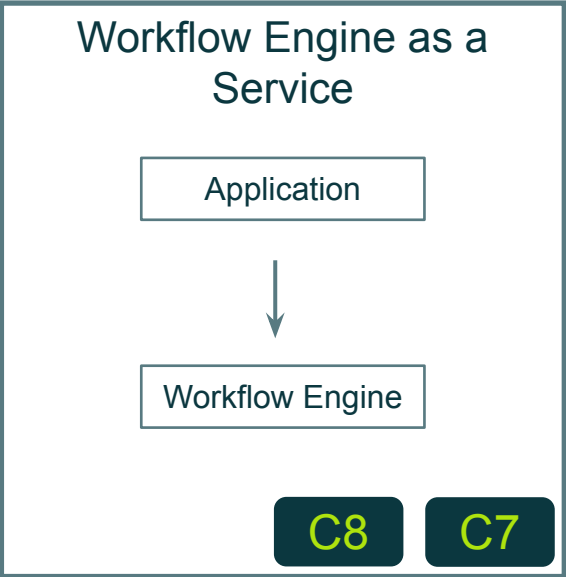
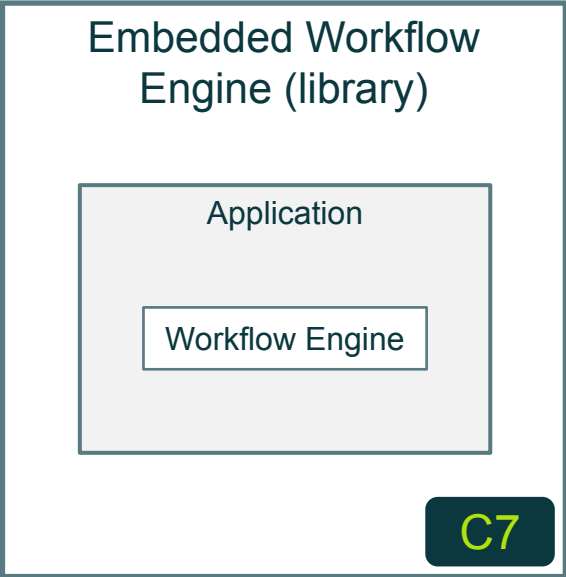
System Architecture

Camunda Integration



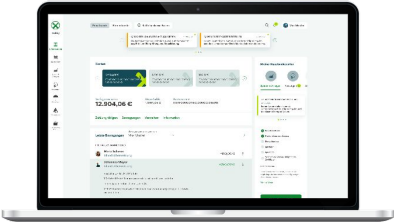
Workflow Engine as a Service vs. Embedded

Camunda 8 vs. Camunda 7



Today: Camunda 7

Using the REST API



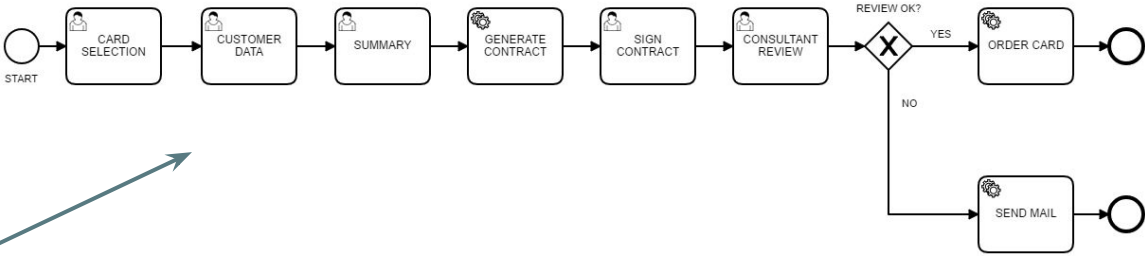
Omnichannel

Service

Datasource

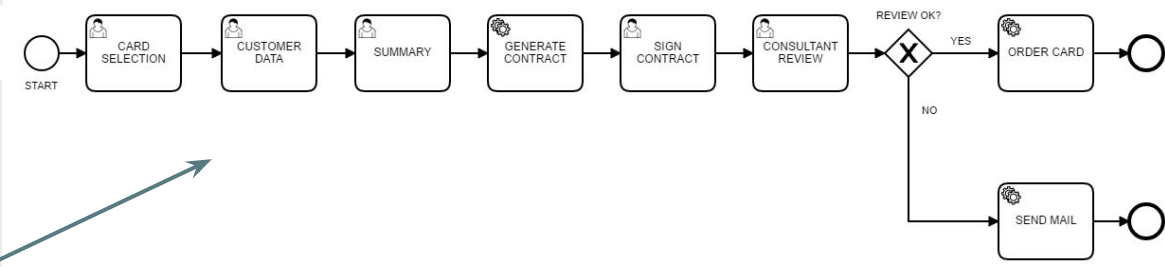
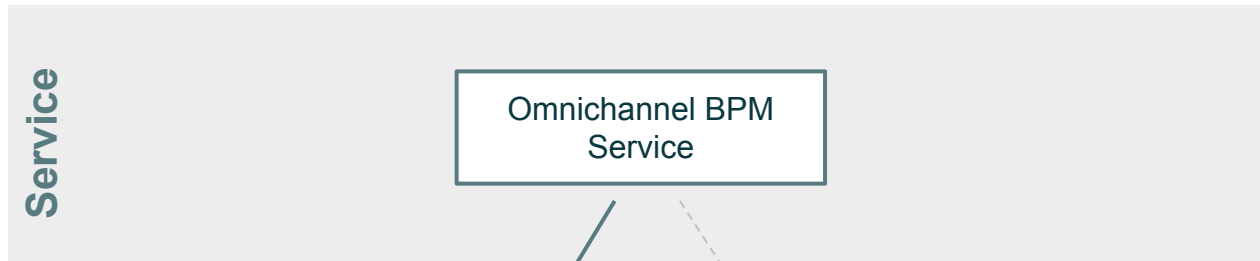
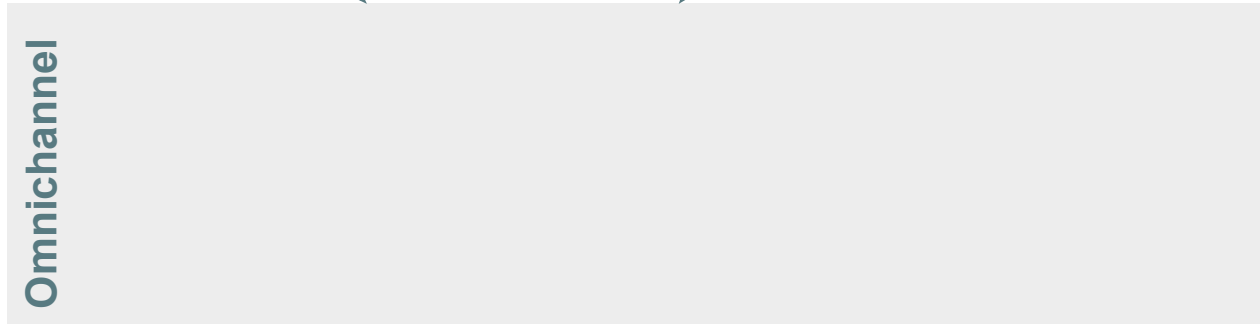
Omnichannel BPM Service

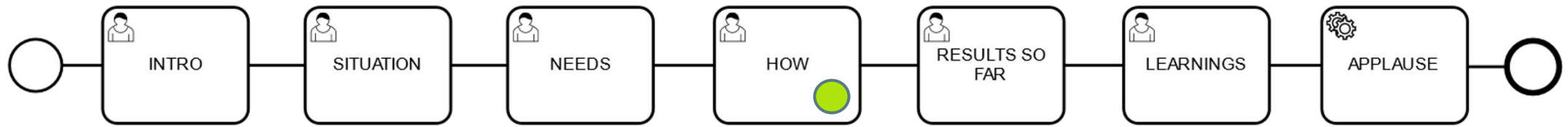
REST
Camunda 7



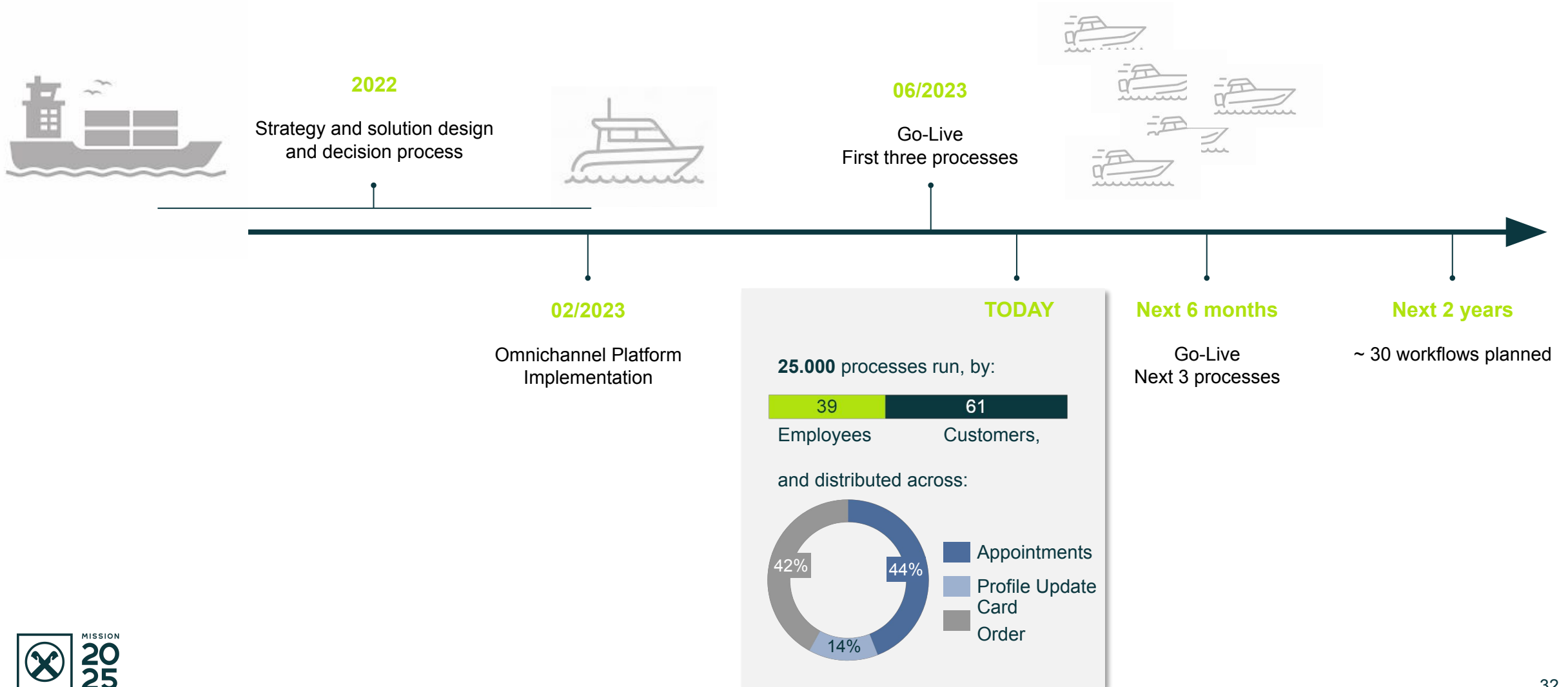
Tomorrow: Camunda 8

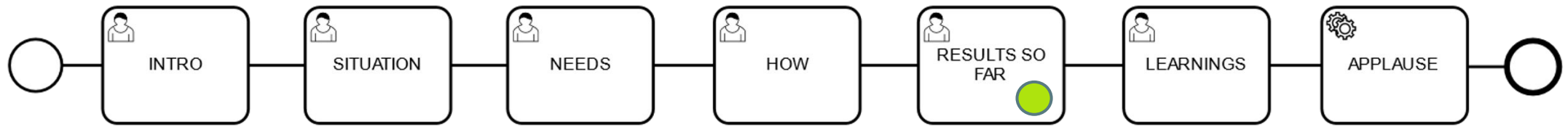
Planned for 2024





This is the beginning of a long journey...





Learnings

1

Leverage Camunda's Universality

2

Great Team & Partners

Special thanks to...

CAMUNDA



... and the awesome Raiffeisen team at home!

Learnings

<p>1</p> <p>Leverage Camunda's Universality</p>	<p>2</p> <p>Great Team & Partners</p>
<p>3</p> <p>Maximize Use Cases</p>	<p>4</p> <p>Legacy Systems Integration</p>

