



Customer Success Case



SOA Strategy Agile Enterprise taken to the Next Level

The BNP Paribas Personal Finance is a credit specialist and part of the BNP Paribas Group. With around 28.000 collaborators in 30 countries, BNP Paribas Personal Finance is leader in Europe. Using the **Cetelem** commercial brand, BNP Paribas Personal Finance offers a complete range of financing products for private individuals like personal loans, car loans and revolving credit through its Partners or direct channels like Internet and Phone.

The BNP Paribas Personal Finance is present in Portugal since 1993. In 2010 a merge with Credifin originated the Banco BNP Paribas Personal Finance, S.A., which uses the **Cetelem** commercial brand. With more than 650 collaborators this new entity became the leader in the private loans market in Portugal.

Key Benefits:

- Increase Productivity;
- Reduce Costs (2M\$ in 3 Years);
- Standardized Integration Platform;
- High Performance Integration;
- Real-time data monitoring and analysis;
- ROI with faster Development and Deployment.

CHALLENGE

To maintain its leading position, BNP Paribas PF has developed several systems along the years to its business areas which lead to a technical dispersion with weak interoperability and hard maintenance. Furthermore with the Credifin acquisition/merge some other systems appeared on the picture, which caused business functionality replications with distinct business modeling approaches. The evolution was complex, with longer development times and risk, thus limiting the business innovation capabilities. The competitive market enforced the systems evolution to have a wider scope, transversal to several of its business areas. A solution was needed to enable continuous modification aligned with the business, allowing for future changes to be easily implemented supporting the company's growth.

SOLUTION

Build SOA Strategy with Red Hat Software...

BNP Paribas PF requested an assessment to Xpand IT to help them dealing with their architectural diversity and complex systems integration. Based on its EAI experience and portfolio, Xpand IT proposed a Service Oriented Architecture, with SOA governance and a methodic development approach. The solution is based on SOA development methodologies and best practices.



Why JBoss Enterprise SOA Platform?

JBoss Enterprise SOA Platform is a standards-based platform built on a flexible ESB that integrates applications, SOA services, and business events and automates business processes. JBoss Enterprise SOA Platform enables business process automation by integrating and orchestrating application components and services running on JBoss Enterprise Middleware, and on other applications exposed in standards-based technologies or through the out of the box connectors.

“Xpand IT is our proven strategic partner. With a strategic plan focused on our needs, we achieved the next level of SOA maturity. Now, we have reached high levels of business agility and reduced costs through business efficiency.”

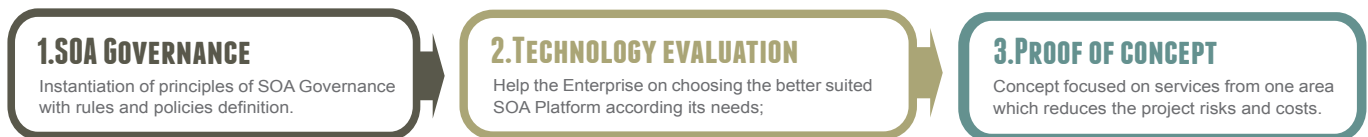
Carlos Cruz
(IT Manager, Cetelem)

FEATURES INCLUDED IN THE SOLUTION IMPLEMENTED BY XPAND IT

- High Availability
- Load Balancing
- Auditing of Requests/Responses on Database
- Centralized Error Handling common to all services
- Service Interface defined with standard XML Schema
- Standard Technologies like JMS, SOAP, BPEL, XML
- Requests/Responses compliant with a Standardized XML
- Service Hot Deployment (No Downtime)
- Service Endpoint Abstraction
- Centralized Validation Rules
- Communication Model Abstraction
- Service Message Correlation on Composite Services through a common identifier
- Business Activity Monitoring extracted from Requests/Responses
- Service Execution Metrics
- Service Routing based on the Domain, Service Name and Version
- Automatic Republishing according to rules configured in the DB or in request
- Automatic Compensation Service call according to rules configured in the DB or in request

METHODOLOGY

Our Vision: Service Lifecycle Governance & Operational Governance aligned with Business Activity Monitoring



Service Lifecycle Governance it also enforces consistency in use of standards and development patterns.

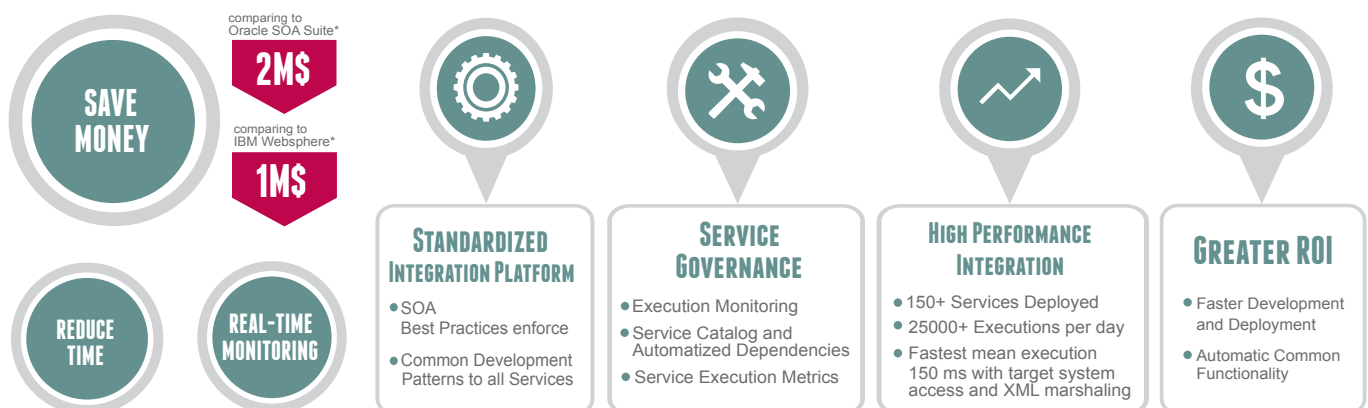
Operational Governance consists on monitoring the services from both technical and business perspectives, besides the management of service level agreements (SLAs). The runtime service artifacts are used to monitor information like top hits and failures, service load, performance, response times, auditing, business indicators.

SOA governance is a critical component to ensure that an organization reaches the desired ROI and reduced TCO that were the initial motivation for adopting SOA

RESULTS

The solution provided an increased Flexibility to evolve and adapt applications in order to meet constantly changing business requirements, besides the ability to incorporate new technologies, departments and partner organizations over time. With more than two years of success, the SOA implementation allowed BNP Paribas PF to reduce its projects risks with controlled dependencies and minimized impacts of change. The use of standards also reduced the risk involved when deploying and developing integration solutions, furthermore it avoided vendor lock-in and significantly cut the solution's Total Cost of Ownership.

FACTS & NUMBERS



*All the information that supports the financial analysis is provided by Red Hat SOA Platform cost comparison calculator. More info: http://www.redhat.com/promo/esb_calculator/
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About Us

Xpand IT is a global company specialized in strategic planning, consulting, implementation and maintenance of enterprise software, fully adapted to the customers needs. Our portfolio includes services and products in Business Intelligence, Big Data, BPM & Enterprise Middleware, Enterprise Mobility and Collaborative Platforms. Xpand IT stands out for its innovative approach fully supported by tools, processes and agile methodologies, fully mapped with CMMI. With customers all over the world, Xpand IT is recognized by its technical knowledge and "Passion for Excellence".

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