

# ENTERPRISES CHOOSE CROSSVALE TO IGNITE OPERATIONAL EFFICIENCY



sales@crossvale.com  
www.crossvale.com

COMPANY	Regional Bank	Regional Bank	Retail Holding Company
INDUSTRY	Banking and Finance	Banking and Finance	Retail
PROBLEM	Collection agents were using multiple applications and tools to process delinquent accounts (DA) with little automation and no built-in automated reports. Automated work flows were required in one web-based app which could be used by agents and different management levels.	Validation of retail loan data from the user interface was minimal and happened after loan data had been sent to back end systems. A higher level of automation was required with less human intervention to augment data. The new system needed to be faster with higher levels of accuracy and validated data loaded to back end loan boarding systems.	In order to improve competitiveness and speed up Time To Market (TTM) for new features, a modernisation strategy was required which would accelerate deployment and make the organisation more agile.
SOLUTION	<ul style="list-style-type: none"> <li>Application built as a set of <b>microservices</b> with an exposed REST API.</li> <li>AngularJS 4 framework used for the web-based front end application.</li> </ul>	<ul style="list-style-type: none"> <li><b>Integration tier used as an orchestrator between systems.</b></li> <li>Process engine used to start and restart loan boarding process.</li> <li>Red Hat Decision Manager used as a rules engine which could be updated independently by the business unit. Two models and decision tables were used for data validation.</li> </ul>	<ul style="list-style-type: none"> <li>Deployed <b>Red Hat OpenShift</b> on VMWare, using CloudForms for SCAP image scanning.</li> <li>Implemented <b>CI/CD process</b> using Jenkins, Selenium, Skopeo, Schemaspay and SonarQube</li> <li>Set up of <b>Red Hat Satellite 6</b> and <b>Ansible Tower</b> to automate system deployment and management.</li> </ul>
SUCCESS SUMMARY	<ul style="list-style-type: none"> <li><b>Workflow creation for DA processing.</b></li> <li>Fewer errors in handling.</li> <li>Higher levels of transparency and efficiency.</li> <li>Reduction in the number of neglected documents.</li> <li>Provision of online reports and analytics.</li> </ul>	<ul style="list-style-type: none"> <li><b>Improved customer satisfaction</b> by faster processing of loans.</li> <li>Less errors in data in back end systems which meant less time spent backing out data.</li> <li>Line of Business (LOB) notified immediately on validation errors which could be addressed immediately.</li> <li>LOB did not have to rely on development team for rule updates.</li> </ul>	<ul style="list-style-type: none"> <li><b>Simplified development process.</b></li> <li><b>Faster TTM for new features.</b></li> <li>Cloud-ready, portable and more robust applications.</li> <li>Automation of testing process giving consistent results.</li> <li>Automated promotion between environments.</li> <li>Streamlining of application life cycle from deployment to production.</li> </ul>
BENEFITS	<ul style="list-style-type: none"> <li>40% increase in collections with no increase in staff numbers.</li> </ul>	<ul style="list-style-type: none"> <li>Zero errors on back end loan data.</li> <li>Length of time taken for boarding a loan reduced by 30%.</li> </ul>	<ul style="list-style-type: none"> <li>Research shows 531% 5 year ROI.</li> <li>36% more applications developed per year.</li> <li>66% faster application development life cycle. *</li> </ul>

\*IDC White Paper: Business Values of OpenShift 2016



Crossvale is a global strategic IT solutions provider that delivers Middleware solutions for enterprise clients. Our IT consultants help organizations achieve the best results for their business through an integrated approach to their workplace with technologies that improve productivity, and capitalize on the power of data that help manage IT more effectively.

We offer a portfolio of workplace services that address critical business challenges by reducing IT support costs, increasing prevention-based standards and implementing continual service improvement in the areas of software integration, enterprise and solution architecture. In addition, our proven processes deliver better business value and give organizations the customized infrastructure that works for them.

We continue to partner with leading companies to arrive at solutions in digital transformation, to offer a simpler, more intuitive approach to an evolving digital workplace.