

# FINANZ INFORMATIK STREAMLINES RULES-BASED PROCESSES WITH RED HAT

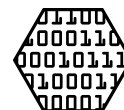


## SOFTWARE AND SERVICES

Red Hat® JBoss® BRMS

Red Hat Consulting

Finanz Informatik (FI), the central IT service provider for the German Savings Banks Finance Group, serves 122 million accounts. To improve and streamline workflows, FI implemented a centralized, rules-based management system for business processes. With help from Red Hat Consulting, FI deployed Red Hat JBoss BRMS, a robust business rules management platform. With this platform, FI has simplified management of critical business processes, reduced risk of user-related errors, and can seamlessly integrate decision logic into its business applications.



## I.T. SERVICES

**3,308 EMPLOYEES**

*“When we first started using Red Hat JBoss BRMS ... we had excellent experiences with it, both professionally and technically. So the decision was rather easy when we needed a standard rules management system for our comprehensive core banking solution, OSPlus. Our architecture board made an unanimous decision for [Red Hat].”*

ANDREAS JUNGIEREK  
MANAGER, SALES PROCESSES LENDING AND ASSETS  
AND SECURITIES MANAGEMENT, FINANZ INFORMATIK

## BENEFITS

- Achieved easier rules-based management of critical business processes and seamless integration of complex decision logic into business applications
- Reduced risk of user-related errors with automated process management
- Gained access to expert guidance and knowledge through Red Hat Consulting



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## **GROWTH CREATES BUSINESS RULES CHALLENGES**

Finanz Informatik (FI), the central IT service provider for the German Savings Banks Finance Group, is one of the largest IT service providers for the financial industry in Europe, serving 122 million accounts. Its customers include savings and federal state banks, loan associations, public insurers, and other companies within the German Savings Banks Finance Group and the financial services sector. FI provides a range of services, including development and implementation of IT solutions, networks, and technical infrastructure, as well as data processing centers, consulting, training, and support.

Previously, FI used rules-based management that directly embedded rules into its applications. However, the centralized rules-based management system only offered standardized business rules. This method resulted in high programming and testing costs and limited user flexibility. In addition, this approach made modeling sets of complex rules difficult.

To improve costs and flexibility for its customers – as well as display and define complex rules – Finanz Informatik sought a new business rules management solution.

## **UNIFIED, FLEXIBLE SOLUTION SIMPLIFIES BUSINESS RULES MANAGEMENT**

The IT service provider evaluated several business rules management systems (BRMS). After thorough testing, FI chose to deploy Red Hat JBoss BRMS. The Red Hat solution offered greater flexibility – including seamless integration of complex decision logic into business applications and customization of underlying business rules – and more competitive costs than other vendors.

“Among other factors, the cost – particularly the transparent subscription model offered by Red Hat – was decisive for us. Red Hat’s solution was available for much less than the competitor’s product,” said Andreas Jungierek, manager of sales processes lending and assets and securities management at Finanz Informatik.

Using Red Hat JBoss BRMS, FI implemented a rules-based business process management system in OSPlus-Kredit, its solution portfolio for loan business and processes. This system includes two components: OSPlus for portal application rules management – including data storage – and OSPE-Service for rule execution. To ensure a successful implementation of its new BRMS solution, the IT service provider engaged Red Hat Consulting to offer expertise and guidance.

With this new system, all standard rule sets are centrally determined. A rule set consists of many rules that each include a condition and an action component. Conditions ensure certain values or thresholds are met and are defined using department-specific fields. Actions determine what data is returned when all conditions are met. A rule set can contain more than one decision table, which are processed successively and required in certain cases – for example, if entered data values must be determined before being used in a second decision table when executing rules.

In addition, each savings bank can copy this central, standard rule set and create an individual set of rules to process. With rules-based management in OSPlus, administrators at the savings banks can create, alter, manage, or test new rules.

The solution is now used for real estate financing at all of the German Savings Banks Finance Group. Tens of thousands of bank employees now use the rules-based management system – even if indirectly – to complete their daily work more efficiently.

## **BUSINESS RULES SYSTEM IMPROVES RULE DEVELOPMENT AND MANAGEMENT**

### **EASY, SEAMLESS MANAGEMENT OF BUSINESS RULES**

With Red Hat JBoss BRMS, FI can easily use complex decision logic in OSPlus for rules-based, efficient, and consistent process management. Red Hat JBoss BRMS seamlessly integrates into FI's IT environments – including into the OSPlus interface – as an encapsulated service, eliminating the need to rigidly embed business rules into applications.

Using the web-based portal in OSPlus to administer business rules, authorized users can independently adapt rules as needed, without extensive coding by IT departments. Rules can be quickly and easily modeled using intuitive rule metaphors, such as decision tables, score cards, or domain-specific languages.

Rules can also be imported offline, including from Microsoft Excel and other programs. “Using Red Hat JBoss BRMS, we can apply Excel spreadsheets for managing, testing, and exporting business rules into the rules engine, a key capability for our company,” said Jungierek.

### **REDUCED RISK**

The new system uses a dynamic checklist – controlled by the rules management system – for documents related to financing processes. This checklist updates automatically as processing progresses and displays outstanding documents. As a result, this approach ensures that an employee can only select documents – whether for financial components, financing objects, or securities – needed for the specific procedure.

“With our new rules-based business process management system, we can considerably reduce the risk of user-related errors,” said Jungierek.

### **ACCESS TO EXPERT GUIDANCE**

To ensure successful implementation and continued operation, Finanz Informatik engaged Red Hat Consulting.

“The consultants at Red Hat have extensive knowledge and thoroughly convinced us from the start of the project with their guidance on technical aspects and even bank-specific processes and compliance requirements,” said Jungierek. “They offered excellent consulting service before the design phase of the solution, and the executable demo version was up and running quickly.”

In addition, FI participates in the Red Hat Customer Success program, an offering designed to help customers achieve targeted business outcomes faster. Each month, Red Hat representatives visit, call, or email the company to proactively determine the need for any changes to FI's Red Hat environment.

Through this engagement, as well as timely delivery of tailored resources, content, and tools, Red Hat helps Finanz Informatik take full advantage of its Red Hat subscriptions to quickly attain business goals. “We are more than enthusiastic about this support approach,” said Jungierek. “Nearly every IT provider could learn a thing or two from it.”

**CUSTOMER CASE STUDY** Finanz Informatik streamlines rules-based processes with Red Hat**SUCCESSFUL PARTNERSHIP SUPPORTS CONTINUED IMPROVEMENT**

"When we first started using Red Hat JBoss BRMS in real estate financing, we had excellent experiences with it, both professionally and technically," said Jungierek. "So the decision was rather easy when we needed a standard rules management system for our comprehensive core banking solution, OSPlus. Our architecture board made a unanimous decision for it."

After its initial success with Red Hat JBoss BRMS, FI plans to continue to take advantage of Red Hat products and services to meet the needs of its banking and financial services customers.

**ABOUT FINANZ INFORMATIK**

Finanz Informatik (FI), headquartered in Frankfurt am Main, is the IT service provider of the German Savings Banks Finance Group and one of the largest banking-IT service providers in Europe. Customers include 408 savings banks, 8 federal state banks and DekaBank, 9 state building and loan associations, public insurers, and various other companies within the Savings Banks Group and the financial services sector. Finanz Informatik provides a full range of IT services, including the development and implementation of IT solutions, networks, and technical infrastructure as well as data processing centers, consulting, training, and support. With the highly efficient comprehensive banking solution OSPlus, FI has one of the leading IT systems in the German banking sector.

Finanz Informatik is responsible for servicing 122 million accounts. Each year we handle more than 102 billion technical transactions. We employ 3,265 people and we generate together with our subsidiaries and partner companies sales of about €1,7 billion annually.

**ABOUT RED HAT**

Red Hat is the world's leading provider of open source software solutions, using a community-powered approach to provide reliable and high-performing cloud, Linux, middleware, storage, and virtualization technologies. Red Hat also offers award-winning support, training, and consulting services. As a connective hub in a global network of enterprises, partners, and open source communities, Red Hat helps create relevant, innovative technologies that liberate resources for growth and prepare customers for the future of IT.



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