

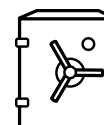
# Banco Galicia delivers innovative digital services faster with Red Hat



## Software and services

- Red Hat® OpenShift® Container Platform
- Red Hat Integration:
  - Red Hat 3scale API Management
  - Red Hat Fuse
  - Red Hat AMQ
- Red Hat Data Grid
- Red Hat Consulting
- Red Hat Technical Account Management

Banco Galicia, one of Argentina's leading banks, wanted to continue to streamline its digital services by migrating its channels and back-end systems to a unified, cloud-native, omnichannel platform. To support this Digital Experience Platform Initiative, Galicia standardized its retail platform with Red Hat container and integration technologies. With this new foundation, Galicia has cut new service launch times from months to weeks, improved its customer experience, and achieved security and cost improvements.



## Banking

**3 million+** customers  
**300+** branches

*"We've created a team of highly motivated people to challenge traditional banking assumptions. We're creating the capability to sell products in a way that is 100% digital."*

**Sebastian Carvallo**  
Enterprise architecture manager,  
Banco Galicia

## Benefits

- Cut service time to market from months to weeks
- Improved customer experience with 40% less downtime and faster onboarding
- Strengthened security with simplified management and compliance
- Reduced development and maintenance costs by more than 20% each



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*"We chose Red Hat to take advantage of the best innovation and creativity through supported, stable technology."*

**Sebastian Carvallo**  
Enterprise architecture manager,  
Banco Galicia

## Unifying digital banking to create an omnichannel experience

Banco Galicia is one of Argentina's leading retail banks. With 3 million customers and more than 300 branches supporting its established internet and mobile banking business, it is seen as one of the region's more progressive financial organizations. But even with a strong market presence, Galicia wanted to further streamline its digital business.

"The financial services ecosystem is changing due to new demands and competition, as well as regulations that put pressure on our operating margins," said Sebastian Carvallo, enterprise architecture manager at Banco Galicia. "We need to be more digital, and we need to move fast to keep leading."

To support this vision, Banco Galicia began its Digital Experience Platform Initiative to migrate its digital banking channel back-end systems—which support every customer interaction, from simple balance checks at a branch to complex partner interactions—to a single, cloud-native, omnichannel platform. This platform would provide a single view of the customer, improve time to market for new products, and improve IT efficiency by supporting testing, modifying, deployment, and management of new digital-native services.

As part of this migration, Galicia sought to become a more open bank by evolving its culture to adopt more collaborative approaches. "We want to create a financial company with a more open, dynamic, and innovative culture," said Carvallo. "We needed to rethink our processes, particularly how we onboard new customers and approach self-service."

## Building a cloud-native platform with enterprise open source

As the core of its digital experience initiative, Banco Galicia sought a platform solution that would support collaborative agile development, provide cross-environment workloads, and offer secure integration with its existing banking systems. Galicia considered several container options, but only Red Hat allowed the freedom to move different workloads to different clouds.

"Other options tied us to their cloud, but we wanted to be as flexible as possible. This project is a significant investment, and Red Hat OpenShift presented the most logical option to continue to grow the platform," said Carvallo. "Access to supported, predictable products is essential for such critical systems. We chose Red Hat to take advantage of the best innovation and creativity through supported, stable technology."

Working closely with Red Hat Consulting during initial deployment, Banco Galicia deployed several Red Hat technologies as the foundation for its Digital Experience Platform Initiative, including:

- Red Hat OpenShift Container Platform, a highly available, reliable foundation for cloud-native application development.
- Red Hat 3scale API Management, a solution that exposes core services to different ecosystems.
- Red Hat Fuse, Red Hat AMQ, Red Hat Data Grid, middleware solutions that integrate the new platform with the bank's internal, non-cloud-ready workloads.
- Single sign-on (SSO), a component technology that supports access to multiple Red Hat products with one set of credentials.

A Red Hat Technical Account Manager (TAM) conducted workshops on the architecture and related skills to help Galicia's staff become familiar with the new platform.

## **Simplifying digital service creation and management**

### **Streamlined development and onboarding**

The key improvement achieved by Banco Galicia by establishing a new digital experience platform is greater agility. With OpenShift Container Platform and Red Hat Integration technology, Galicia can complete application releases on-demand – and within just weeks – rather than once every two months.

Using Red Hat OpenShift Container Platform gives Banco Galicia broad flexibility to shift workloads across its current and future cloud environments. “OpenShift allows us to manage and move workloads in the cloud in the same way we would on-premise,” said Carvallo. “We can shift tools and code around in a way that is fast yet resilient.”

Galicia can now quickly develop and launch new applications, such as its Package Sales application, that streamline and improve its end customer experience. “Development of new products is significantly faster. As a result, we can continue to innovate and meet new service demands,” said Carvallo. “We delivered an MVP [minimum viable product] for the Package Sales application in a record three months.”

Previously, customers had to wait up to two days to get product recommendations, a process that required sales representatives to manually access customer data. The Package Sales application lets customers quickly work with sales representatives or use an application to view accurate recommendations and complete purchases in just 10 minutes.

In addition, self-service capabilities for both Banco Galicia employees and its customers have improved onboarding of new customers from two days to just minutes.

### **Improved customer interactions**

The Digital Experience Platform Initiative is already positively affecting Banco Galicia’s customer experience. Galicia’s Net Promoter Score – a global standard measurement of customer satisfaction and growth potential – and market share have increased since launching its new platform to support innovative services and features.

The highly available foundation created with OpenShift and Galicia’s other Red Hat technology has helped reduce application downtime by 40%, ensuring more customers can access its services reliably. Galicia has seen a significant rise in the number of digital transactions and is attracting digital-native consumers to its services.

“An improved, personalized omnichannel experience attracts new customers, particularly from younger demographics,” said Carvallo. “Red Hat’s technology helped us shorten our development and deployment times, and we can now test new ideas in production in a resilient way to quickly make those changes the market wants to see.”

### **Strengthened security with simplified management**

A reputation for data security is critical in the financial industry. The Digital Experience Platform Initiative also focuses on using Red Hat technology to support Galicia’s new speed and efficiency with IT security that protects customer and internal data. Galicia’s IT Security team, one of the project’s main stakeholder, has used the new platform to simplify secure management and data access. The bank can now more easily comply with financial industry regulations and greatly reduce the time and stress of data security.

## About Red Hat

Red Hat is the world's leading provider of enterprise open source software solutions, using a community-powered approach to deliver reliable and high-performing Linux, hybrid cloud, container, and Kubernetes technologies. Red Hat helps customers integrate new and existing IT applications, develop cloud-native applications, standardize on our industry-leading operating system, and automate, secure, and manage complex environments. Award-winning support, training, and consulting services make Red Hat a trusted adviser to the Fortune 500. As a strategic partner to cloud providers, system integrators, application vendors, customers, and open source communities, Red Hat can help organizations prepare for the digital future.



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"Our Unified Security Bus provides a single point of governance for customer multifactor authentication, as well as support for adoption of modern security standards like OpenID Connect," said Carvalho.

## Achieved broad cost reductions

By consolidating development of new, customer-facing features from at least three platforms to a single back-end platform, Banco Galicia estimates 24% savings in development costs and 25% savings in maintenance costs. In addition, Galicia expects a minimum 20% reduction in mainframe licensing and hardware costs by migrating to new, cloud-native applications running on Red Hat OpenShift.

Automating manual tasks has also helped Galicia significantly reduce its staffing costs. "By transforming our historic processes and building a new digital experience on Red Hat OpenShift Container Platform, we've completely automated many tasks and removed a huge amount of manual effort," said Carvalho. "Having zero labor costs for these tasks lets us do more with the same resources. It's a major financial boost."

## Challenging traditional banking with new technology

Banco Galicia plans to continue its successful growth by exploring open banking approaches that offer as-a-Service options through new, non-traditional channels, such as API-based partner interactions. Galicia is also evaluating moving workloads to public cloud environments in the future, as well as how to expand the benefits of digital-focused development to its business services.

"We're committed to making these efforts a success. We've created a team of highly motivated people to challenge traditional banking assumptions," said Carvalho. "We're creating the capability to sell products in a way that is 100% digital."

## About Banco Galicia

Founded in 1905, Banco Galicia is one of the main private banks in Argentina's financial system. As a universal bank, and through affiliate companies and diverse distribution channels, it offers a wide range of financial services to 3 million customers, both individuals and organizations.

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