



CUSTOMER STORY

Emirates NBD transforms processes & delights customers using ARIS



Customer profile

Emirates NBD is the leading banking group in the Middle East and North Africa region. With a history dating to 1963, the current Emirates NBD was formed in 2007 by the merger of two banking powerhouses: National Bank of Dubai and Emirates Bank International. With total assets of \$190 billion, region leading brand value of \$4.13 billion, and 14 million customers in 13 countries, Emirates NBD is also among the top 20 World's Best Regarded Companies, according to Forbes.



Challenges

- Rapidly changing banking industry
- Need to digitalize standard operating procedures
- Requirement for a central architecture repository for SOPs and bank IP
- Business case for ensuring jurisdiction-based regulatory compliance
- Pressure to connect all areas of the business using dynamic process flow, simulations and modeling



Software AG solutions

- ARIS Business Design & Strategy
- ARIS Rollout & Change Management
- ARIS Governance, Risk & Compliance



Key benefits

- Expedited digitalization of processes through a bouquet of services
- Built a central repository for digitalized, visualized SOPs
- Improved process design and deployment from 1–3 weeks to 48 hours
- Provided easy access for every bank employee
- Increased productivity through business process design and automation
- Unified customer experience across geographic/regulatory locations

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Banking on operational excellence

Emirates NBD is the leading banking group in the Middle East and North Africa Region for a reason. Its customer-centric approach and commitment to clarity, openness, and accessibility have kept long-standing customers coming back—while attracting a rush of new customers in a rapidly growing regional marketplace. But as Emirates NBD has expanded globally—with operations in London, Germany, Singapore and beyond—the bank's leadership realized it needed to give its efficiency, customer experience, and regulatory agility a major boost to meet and surpass the competition.

"Group Operations, which owns operational bank policies and are custodians of other group policies, saw an enterprise-wide opportunity," said Barid Neogi, Senior Vice President, Head Group Operations, Governance and Business Support. "We needed a full-scale processes solution, starting with a digitalized central repository for drawing up processes and sharing them with end-users. The old way using manual process flow forms simply no longer met our requirements." The stakes were clear. Stick with the status quo and risk falling behind—or invest in a fundamental digital processes revolution and rocket past the competition.

After reviewing its options in 2019, Emirates NBD identified the clear winner: ARIS Enterprise. Not only would this solution assure the bank "revamp" by creating a single repository of process knowledge, but it was going to enable new digital standard operating procedures (SOPs). These could be tested in simulation runs and experiments, configured from simulated process models, visualized through easy-to-understand, end-to-end flow diagrams (available in vertical design), and automated for improved efficiency.

And the results speak for themselves. "A process that previously took anywhere from one to three weeks to go the full cycle from understanding the business impact, to establishing SOPs, to user deployment—I can now complete in fewer than 48 hours," says Neogi. "And that's just the start."

All or nothing in 180 seconds

By Emirates NBD's own account, an employee who picks up the phone has just three minutes to establish the company's value—by having true, relevant, fast access to all the information that a customer needs. To succeed under such pressure requires efficient employee training, logical and intuitive workflows and user journeys, and above all perfect process management and analysis from creation to deployment.

With ARIS Enterprise, and the massive process efficiency it is already bringing to Emirates NBD, winning those three minutes is no longer a question.

"By using ARIS we have created a central repository for all group processes and policies— establishing a digital standard operating procedure enterprise-wide for the whole bank," says Neogi. "This has let us identify numerous redundant process flows and branches, simplify and align bank processes to business needs, and provide every employee easy views of SOPs with proper access control to help them understand how to do their job faster, more efficiently and better for our customers."

Automating employee training has also helped win those critical 180 seconds. Thanks to ARIS, bank employees can navigate training for a process like account opening right down to the features, fees, documentation, compliance steps, and regulatory checks, all completed with a 360-degree review. "That's all hands-off for us now," says Neogi. "We don't have to take people through training manually—thanks to the work we did with ARIS, a layperson can pick up our training system and immediately understand everything."

And that's not all. Having successfully categorized policies under different domains and capturing key attributes such as the "Next Scheduled Renewal Date" employees needn't do a thing. The system automatically raises an alert to the policy owner as the date approaches and circulars are issued to notify staff of the new policy details. That's automated process management for a seamless customer experience.

SWIFT compliance, global success

But for Emirates NBD, more efficient oversight and planning of processes isn't just a matter of customer smiles. "We are governed by the Central Bank of the UAE, and must align our policies with their mandates or risk existential regulatory penalties," says Neogi.

Achieving risk and compliance management on mandatory processes like SWIFT™ deployment across all banks in the UAE has been a breeze with ARIS and Software AG on its team. "With visual process flows and automatic tools to check for dependencies, ARIS lets us see which regulations are needed at which process steps, make the right information available to the front and back end, bring in compliance and risk teams, marry it all together, deploy—and have it sent out so that every employee knows what to do," says Neogi. "Previously this would have all been done through manual process reviews assessing impact."

Though it's still at the beginning of its journey with ARIS Enterprise and its business process transformation, Emirates NBD is already stacking up wins and preparing for blockbuster growth. That's how, with the help of Software AG, a regional powerhouse becomes a global name.

Take the next step

To learn more, contact your Software AG representative or email us at:

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ABOUT SOFTWARE AG

Software AG simplifies the connected world. Founded in 1969, it helps deliver the experiences that employees, partners and customers now expect. Its technology creates the digital backbone that integrates applications, devices, data and clouds; empowers streamlined processes; and connects "things" like sensors, devices and machines. It helps 10,000+ organizations to become a truly connected enterprise and make smarter decisions, faster. The company has more than 5,000 employees across more than 70 countries and annual revenue of over €830 million.

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