



**LCL**  
A leading French retail bank with 22,000 employees and 6 million customers.

**Industry:** Financial Services  
**Geography:** Europe

**Deployment Summary**

- Standardized on 300 back-office processes across 30 service centers.
- Re-organized back-office teams to increase process efficiency and control and introduced event-based distribution of work based on competency areas and capacity.
- Improved activity monitoring, giving the front office more visibility into project status and providing management with a view of activities per team.

**Benefits**

- LCL is able to guarantee fast response to loan requests – 2 days for a decision and 2 months to activate approved loans or customers receive a 200€ refund.
- Oxygen project was deployed in 18 months.
- Reduction in paperwork through automated activity routing.
- Reduction in staffing costs through process optimization and natural attrition.



“TIBCO’s BPM software has enabled us to streamline operations and reduce cycle time. We are so confident of fast turnaround on loan requests that we can guarantee 2 days for a go/no go decision, 2 months to initiate the loan, or we refund 200€.”

**Philippe Mangematin, Head of Multichannel Information Systems,  
LCL - Crédit Agricole Group**



## Automating and Optimizing the Back Office at LCL

LCL, a part of the Crédit Agricole group, is using TIBCO’s BPM software to optimize banking processes. Launched in 2003, the Oxygen project has dramatically reduced processing cycle times, improved the quality of service to customers, and, in conjunction with a content management solution, supported the company’s “Zero Paperwork” initiative.

Most retail banks in France have launched multi-year business process management (BPM) programs to streamline front-to-back-office processes with the goal of standardizing processes, improving team effectiveness, and improving process control. But LCL has taken process optimization one step farther. To increase competitiveness and continue to optimize operational costs, LCL restructured their organization and the relationship between front office and back office, resulting in a complete renovation of the back office workstation.

Key initiatives include:

- Standardizing on 300 back-office processes on a national scale across 30 service centers with improved monitoring and management visibility: This includes customer information updates, mortgage and personal loan approvals, succession management, and processes dedicated to small businesses.

- Re-organizing back-office teams: In addition to focusing on process efficiency and control, LCL is also focusing on how they can organize and size their teams and sites and change rules of distribution of activities to be more efficient, more flexible and adaptable, and more and more event-driven.
- Generating more value from the back office for the front office: This involves giving the front office the tools to access information about the current activities relating to their customers and involving back-office staff in end-to-end processes.
- Introducing a redesigned workstation centered around an in-box of automatically prioritized back-office tasks to be actioned.

The timing for this initiative was right because many back-office staff members were approaching retirement. This presented a window of opportunity for LCL to reduce staffing costs through process optimization and natural attrition.

### Enabling Operational Excellence of Back-office Centers

Further to process automation of the back office, sites are able to take on additional work according to capacity and to offer specialized services independent of their geographic location. Tasks can be redirected at peak processing times to specific back-office centers.

Activity is allocated to roles rather than to individuals, according to the type of work or the client segment it relates to. Activity of the same type is allocated to teams who are specialists in the subject.

### Adding Value in Real Time for the Front Office

Specialization of back-office services has enabled the front office to be relieved of some tasks that do not need to be performed at the branches and to develop their advisory role for the customer.

The traceability of back office processes gives the front office personnel complete visibility into the current status and track their customer requests. This insight has improved the collaboration between the front and the back office.

### Success Factors for the Oxygen Project

This ambitious project, initiated by the business, set out to modernize all back-office processes in a big bang approach. Management evaluated a number of business process management solutions with the specific requirement of handling very large volumes of tasks. A significant investment was made in change management to support end users. Due to the importance of this program, it was steered directly by the board of management.

### Operational Activity Monitoring

To improve activity monitoring and be able to expose information to the front office or customers via its banking portal, LCL put in place a monitoring layer, based on TIBCO iProcess™ Analytics. Some months after introducing the monitoring layer, LCL was able to identify those processes that needed some redesign, thereby improving the overall quality of service. The service center managers are very involved and are the first users of iProcess Analytics, which provides them with a management dashboard that they consult twice daily.

The management dashboard provides:

- a customer view, showing each client's activities
- a business view, showing activities pertaining to each type of business
- a workload management view, showing processing capacity
- an activity view, showing activities per team and work queue

#### Oxygen Project At a Glance

300 back-office processes

3,000 end users

30 back-office service centers

20,000 activities generated daily

18 months to deploy

2 days to create new customer account

### LCL's Commitment: 2 Days, 2 Months, 200€

With the new process management system in place, LCL is able to guarantee fast turnaround on loan requests: 2 days for a go/no go decision and 2 months to put approved loans in place. If they miss these deadlines, customers are reimbursed 200€.

### Next Step: Optimizing Workforce Management

Going forward, LCL will be using TIBCO iProcess™ Suite to streamline workforce management with rule-based activity distribution. This will enable the company to distribute work evenly, reduce processing time, and size teams according to demand. Under the new system, when a team reaches its capacity, or is short-handed for any reason, the system will automatically generate an alert. The team manager sees the alert, via the monitoring interface, and is able to redistribute the workload to another team that handles that type of work.



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