



Anida chose Bizagi to address a burning issue at lightning speed



Customer:

Anida, part of BBVA

Industry:

Financial Services

Location:

Spain

Anida automated **12 processes** in a record time of just **19 weeks**, 5 less than expected

Managing the real estate inventory worth billions of euros needed strong process automation, so the executive team had to define an agile IT infrastructure to support fast optimization of the end-to-end processes, ranging from admitting the repossessed asset through to releasing it to market.

As far as BBVA was concerned, it was of paramount importance to reduce the 'bad debt' and remove toxic assets from the company's books in the shortest time possible.

“I'd use Bizagi for any project, regardless of size, scale or complexity. It truly is BPMS without limits.”

Alberto Serfaty, Senior Manager – Performance Improvement, EY

Objectives

- ✓ Build a completely new infrastructure independent from BBVA to automate and manage real-estate assets resulting from repossessions
- ✓ Fast results. Main processes to be automated in less than 6 months
- ✓ Seamless integration of the solution with other systems within the IT architecture defined for the unit
- ✓ Monitoring and traceability. Provide a complete audit trail of what was happening and when
- ✓ Key Performance Indicators (KPIs). Easy to define and monitor

Achievements

- ✓ 12 admission processes deployed in 19 weeks, 5 weeks shorter than expected
- ✓ Two years into the project implementation, 42 processes are fully automated and used by nearly 1000 employees
- ✓ On average there are 3,500 cases created monthly and over 20% are closed in the same period
- ✓ The success of the admission project encouraged BBVA to expand the use of BPM in other functional areas

Overview & Challenges

To address the challenges of the financial crisis, the Spanish financial group BBVA set up the real estate department in 2011 to handle the large amount of properties and land they received back from developers unable to find potential buyers for, and facing repossessions.

The new IT systems were to enable efficient end-to-end process execution from the admission of the assets (property and land), management, marketing deploying all relevant channels (web, TV, broadsheets), through to the asset disposal.

It was evident to the management of the real-estate department that they needed a completely independent architecture from what already existed at BBVA, especially as there were plans to separate the department from BBVA and make it function as a standalone business.

The BPM Solution

Bizagi's solution was initially chosen to provide high levels of efficiency and automation for the admission processes, which were of critical importance as the volume of repossessions peaked after the financial crisis started.

Although BBVA had an experience with several BPMS systems, the team undertook a thorough BPMS selection process to identify a solution that could demonstrate the speed of development required. Bizagi's prior experience with the ICO project (Virtual Bank for SMEs) impressed the team and Bizagi solution was selected.

Ernst and Young (EY) assisted with defining their processes, while Bizagi was chosen to automate and execute these processes in a very short timescale, less than 6 months. The real-estate unit process design was defined as follows:



Figure 1: The real-estate unit process design definition

Results

12 Admission processes at Anida were deployed by 5 people in 19 weeks, 5 weeks shorter than expected. Two years into the project implementation, 42 processes are fully automated and used by nearly 1000 employees.

The vision defined by the executive team in collaboration with EY was accomplished in 18 months, when a completely new and more dynamic infrastructure was deployed and integrated.

The Bizagi BPM solution was initially selected to automate Admission processes, but within a year of using the system, the team decided to make BPM the underlying foundation for the whole process lifecycle.

The admission process automation resulted in the following benefits:

- ✓ Reduced time of the asset admission cycle
- ✓ Effective management of the end-to-end outsourcing process
- ✓ Traceability of the asset's life-cycle
- ✓ Improved process control and standardization
- ✓ Quality decisions and fast response times enabled by a single view of the asset and process information
- ✓ Improved interactions between all parties enabled by the end-to-end case management
- ✓ Improved agility in adapting processes to comply with changing regulatory requirements
- ✓ Better quality reporting and forecasting based on KPIs, historical or future trend analysis
- ✓ High quality of the admitted asset

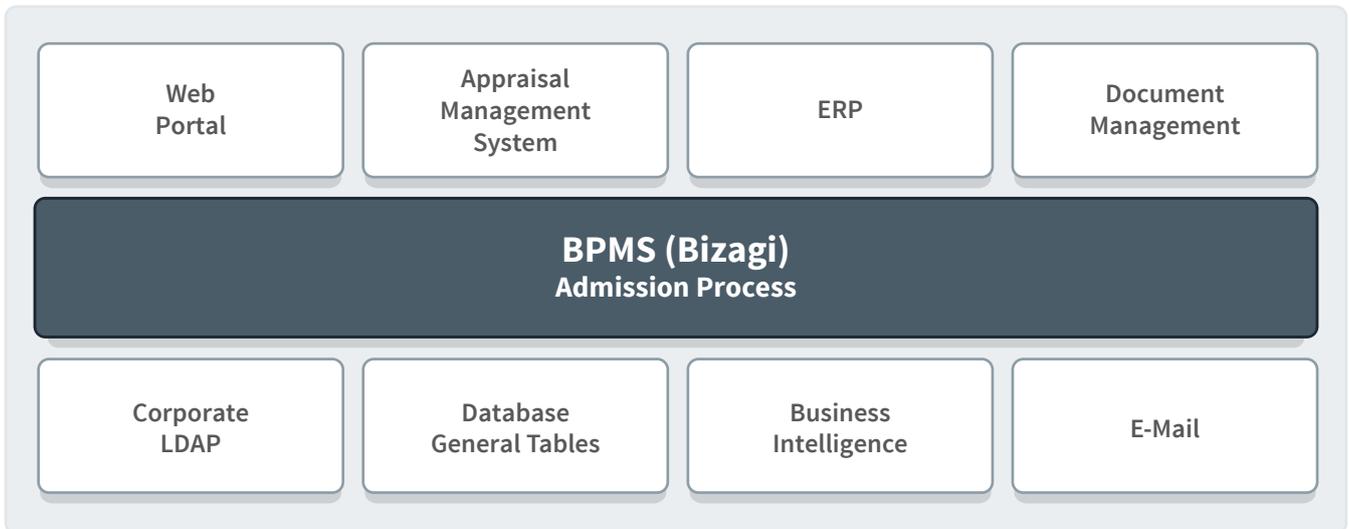


Figure 2: Anida Architecture

In Anida's final system architecture, Bizagi became the underlying foundation for process management and integration with other systems to ensure smooth and fast execution.

Bizagi's solution helped Anida respond quickly to new business requirements and adapt to constantly changing market conditions.

Best Practice

- ✓ Simplify all documentation – only one document needed for all phases: process discovery, specification details, test and training.
- ✓ Plan for process scalability - when and how new processes are added.
- ✓ Set the expectations early that BPM supports continuous process improvements. As processes change all the time, deliver v1.0 before all changes are made.
- ✓ Don't fall into a trap of servicing every change request. Deliver your process in key milestones and embark on changes if agreed stages or process stability are achieved.
- ✓ Appoint a Process Owner who acts as a central point for managing the improvement feedback.
- ✓ Consider a phased 'roll out' to manage the customer expectation and user acceptance.
- ✓ Avoid following the standard implementation life-cycle (analysis, design etc); agile methodology is the way forward as it saves time and delivers quality.