Success Story

Team!Bank

The Challenge

Geared to service and value added, Team-Bank's easyCredit sales concept requires an IT infrastructure enabling expert advice at locations close to customers and rapid and transparent loan approval. To help enable efficient contract handling, customer service representatives need to have access to all stored data at any time. At the same time, they should to be relieved of routine work and of risk of errors occurring should be minimized.

The Solution

The easyCredit sales organisation is based on a pure Web application. Apart from loan contracts offered directly on the Web site, this solution also enables service representatives and partner banks to process loans using only the Web interface. A Web browser and a secure VPN link, via DSL or mobile telephony, for instance, is all that is needed. Outsourcing the centralized IT solution contributes to the overall system's efficiency.

The successful project

The front office and the back office are unified in the best possible way: Both the entire daily business and the downstream processes are handled by the Web application operated at noris network. Not only does TeamBank achieve an efficiency level of system supported decision processes and loan handling envied in the industry, they can at the same time also integrate new locations, partner banks, and representatives.

e@sy Credit

Bank system 2.0:
A Centralised Web Application Unifies
Front Office and Back Office

noris network

Bank security level operations

The business critical IT infrastructure used to implement the easyCredit sales concept has been operated centrally at noris network in Nuremberg since 2002. noris network makes great efforts to guarantee secure and uninterrupted operation of the highly available applications and data bases. An extreme powerful Oracle cluster running under Red Hat Linux forms the technological basis. Service level agreements (SLAs) define and guarantee the availability level of 99.9 per cent for the overall system of servers and other components such as, for example, load balancers, routers, switches, and firewalls.

Web based application

The easyCredit application distinguishes itself through its clear separation of workplaces on one side from the application's operation including provision of the technological infrastructure on the other. This enables complete outsourcing of the technology, which in turn imparts TeamBank a high degree scalability and migration ability – an enormous increase in independence. "The market is moving on and so must our IT partner", Rainer Münzberg, IT Operations, TeamBank AG, explains. "Costs are under scrutiny all the time; IT operations are regularly put out to tender anew and time and again, our outsourcing partner has to prove his worth."

Efficiency and flexibility

At the same time, the Web application enables linking up business locations easily. Encrypted VPN links using DSL or mobile telephony make for secure connections to noris network. The workflow is designed to be efficient throughout. The system creates contracts ready to be signed automatically and prints them along with a bar code, for instance. After having been sent in carrying a legally binding signature by the customer, the contracts are filed automatically by their contract number. This high automation level relieves the easyCredit employees of routine work and minimises the risk of errors occurring.

Data & facts

- IT outsourcing according to the ITIL standard, security scheme certified according to ISO/IEC 27001:2005
- Operating of the major applications and data bases as productive, development, and text systems
- Provision of the security infrastructure including VPN access points
- 99.9 per cent warranted system availability
- Around 100,000 loan approvals handled per month
- Outsourced to noris network since 2002, smooth changeover without downtime

TeamBank AG

TeamBank AG, the easyCredit operator, is the instalment loan specialist within the FinanzVerbund cooperative. Thanks to process and product innovations, the Nuremberg based institute has been growing for years. Around 900 members of the cooperative financial services network, Volksbanken und Raiffeisenbanken, have already decided to sell easyCredit, the first and best known branded product of the industry. In addition, there are 60 easyCredit shops across Germany.

noris network AG

Nuremberg-based noris network AG offers enterprise customers tailor-made ICT solutions in the areas of IT outsourcing, cloud services and network & security. Technological basis of these services is a powerful IT infrastructure that relies on noris network's own high-performance backbone and multiple high-security data centers. noris network AG is fully certified according to ISO/IEC 27001 and ISO/IEC 20000 and has a BSI certification for its own data centers. The data centers have been awarded the maximum rating of five stars in the eco Datacenter Star Audit conducted by eco (Association of the German Internet Industry).