

adesso

PostFinance

PostFinance

PROCESS AUTOMATION FOR THIRD-PARTY PRODUCTS MORTGAGES, INSURANCE & PERSONAL LOANS

CAMUNDA PROCESS AUTOMATION FOR THIRD-PARTY PRODUCTS

PostFinance was looking for a solution to satisfy new customer needs in order to offer services such as mortgages, loans and insurance services. The institution has a special role among Swiss financial service providers because while it has a regular banking license it is not permitted to conduct the aforementioned business areas itself. Therefore, partnerships with third party providers have been established. PostFinance, together with adesso, has automated its business processes to a large extent by means of the workflow management system Camunda.

CHALLENGE

PostFinance has determined that the credit and insurance business is a customer need. In the future, it will be possible to place inquiries for personal loans, insurance or mortgages directly with PostFinance via a digital brokerage platform. The data will be forwarded to the relevant third-party providers, processed there and transmitted to PostFinance. End customers will then be able to see their products directly in e-finance. Camunda will be used to develop a solution that automatically handles data transfer and processing with different partners and a diverse range of products.

SOLUTION

Based on the workflow management system Camunda, a team of seven developed an efficient solution for PostFinance to process the data completely automated and end-to-end. For instance, in the area of mortgages, end customers receive a financing proposal with personalized interest rates as a PDF within seconds of entering their data on the PostFinance website. The generated proposal is displayed to the PostFinance customer advisor, who can then follow up with the customer.

BENEFITS

As a result of the digital brokerage platform, PostFinance's offering has branched out to include loans, mortgages and insurance services, and meets changing needs with an expanded product portfolio. Personal loans, mortgages and a constantly growing range of insurance services can be concluded via a fully digital user interface. The focus is always on the benefits for end customers - they receive a comprehensive service from a single source. PostFinance benefits from the fully automated and standardized data processing by Camunda.



+100%

Financing proposals



+50%

Consultations

MORE ON THE SOLUTION

For PostFinance, this way of working and the decision to use Camunda as workflow management system resulted in numerous further optimization possibilities. Automated and standardized processes increase efficiency throughout the company.

With the development of the application "Digital Pricing Management" the next major project for adesso together with PostFinance is already well advanced. The aim of this is to centrally record, release and manage individual pricing conditions for a wide range of products in a new Camunda application.

METHODS AND APPLIED TECHNOLOGIES

The pragmatic approach and partnership-based relationship of PostFinance and adesso enabled a solution-oriented way of working. With this team spirit both parties always shared an overview together. adesso reacted quickly to changes and was able to immediately meet emerging customer needs. In regular reviews PostFinance managers received the current development status from the delivery team directly at first hand.

[Camunda](#) | [Java](#) | [JPA](#) | [Postgres](#) | [Angular](#) | [SOAP](#) | [Message Queue](#) | [REST](#) | [ArgoCD](#)



“ Thanks to a complete integration of adesso employees into our team, we had full transparency about the progress and quality of the work during the entire implementation. This was an important part of functioning as a unit. The close interaction between the business units of the client and our team was crucial for success.”

Stephan Vetsch, Solution Team Cluster Lead Automation & Integration, PostFinance

ABOUT THE CUSTOMER

PostFinance is a subsidiary of Swiss Post and is one of the leading Swiss financial institutions with around 2.5 million private and business customers and over 100 billion Swiss francs in customer assets. Since the end of June 2013, PostFinance has held a banking license and is supervised by the Swiss Financial Market Supervisory Authority.

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