

Data Extraction Project

Context

All Group reportings are produced by the France Information Systems Division: Technical Risk Reporting, Credit Risk reporting & IBO Reporting (international business watch)

Altran CIS is assisting the Group in a Data extraction and retrieval project with certain international subsidiaries (central Europe, Morocco & Portugal) before transferring and integrating that data into the CAP central Data warehouse.

Client Stake

- Extracting Data such as Technical risk, Credit Risk & IBO Reporting coming from International Subsidiaries through Arval's central reporting tool the MONACO project.
- The needed extractions couldn't be operated with the group's standard tool, Datastage(IBM Ascential), as was possible with other B.U.s
- It was necessary to install extraction scripts for Transac-SQL (BD: Sybase) by generating 22 interfaces in flat format (.dat), covering the 3 afore mentioned data sets. These 22 files are then integrated in the Data Warehouse, which is the data source for the MONACO group reporting tool.

Tasks Undertaken

Project was split into two packages:

- Package 1: extracting Technical Risks data
- Package 2: extracting Credit Risks & IBO reporting data

Altran CIS was involved with all of the project's steps :

- Defining Technical specificities
- Development steering
- Project Analysis Management (working with the BPO team, handling planning, resources, etc.)
- Technical test & support for User acceptance Tests
- Deploying & producing the solution

Treasury Front Office: K+ integration

Context

In the ALM Treasury of BFI, the Business Analyst mission is to provide a stable and reliable, front and middle office platform which meets and demands of the business lines while still allowing future development.

The department deploys, develops new functionalities and is in charge of support for Paris, Europe, Asia and North America.

Challenge

- Defining a new format in line with products handled, that could easily evolve
- Coordination of different groups
- Understanding of new products
- Interface new products between K+ and Murex

Tasks

Synthetic rates calculation and transfer
 Forex: automatic transfer of change and interest rate risk from treasury to Fixed Income (Paris + Europe + Asia)

Functional solution

- Program management and coordination (Paris, London, Asia)
- Business requirements / specifications redaction
- Test achievement

Added-value

Project management

- Project management and follow-up
- Conf call animation (Paris, London, Singapore, Mumbai) and steering committees
- Indicators following: risk management, correctives actions

Deployment management

- Mission of IT team in Asia and Geneva: installation / setting up of servers and local resources training
- Deployment plan for Europe - Geneva and Asia

Coordination

- Teams coordination: BA, IT, DEV and Business from Paris / London / Geneva / Singapore / Mumbai

Technology

- K+
- FpML



Steering Sales Activity

Context

- Arval is the second largest Long term lease company in Europe with a 18.6% Market share in 2007.
- Fleet under Management: 628 000 cars in 22 Countries, including 201 275 in France with a turnover > €1Billion.

Client Stake

- The Planning and sales Divisions wish to build an automated reporting system allowing :
 - Precise measurements of Sales activity to enable better steering
 - To Historically compile the Business indicators "WIP" & "orders" for reporting and financial management ends

A first package (700K€) of "sales statistics" was delivered in March 2007. Through a weekly decision architecture (ODS/DWH/DM) this lot furnishes all the main business indicators required.

A second package (500K€) to be delivered in 2008 will have to provide enhanced functionality after the base package:

- Volume Bonuses (Manufacturer rebate negotiations)
- Follow up and steering of conditions (renegotiating length / cost / use)
- Measuring the products and services used (penetration index)
- Follow up of Business accelerators (managing business partner networks, including in the BNP network)

Offer

- Scope definition
- Functionnal and technical specs
- Managing development, UAT, deployment, analysis
- CMMI model

Work Performed

- Project Management within the OPERA framework (using the CMMI model) :
 - Defining the list of requirements / analysis conception/ technical architecture: development/ technical tests and User acceptance tests/ deployment/ production/ Project
- approx. 600 man-days (incl. 320 of development) for a total length lasting over one year
- Heterogeneous technical environment: Sybase/Oracle/Datastage/BO
- Outil annexe de validation/correction de données contractuelles par le Métier avant intégration dans le Datawarehouse (problématique Qualité de Données)
- Annex Data validation/ correction tool for integrating into the Data warehouse (Data Quality Issue solved)
- Tool for employees to enter business activity Data .net development

SUMMIT Front Office Functional support

Context

In a Financial Market Front Office environment, an IT functional support team provides support and expertise to users of Summit software

Solution

- 1 Diagnostic
- 2 Action Plan
- 3 Project Tool Kit
- 4 Validation
- 5 Animation

Stakes

Work with the trading cell in its daily activities around SUMMIT. Maintain front office applications linked to SUMMIT such as pricers developed internally; explaining P&L, Sensis or Miss-pricing on rates or derivatives activities (Bonds, Swaps, Options, Futures, etc...).

The objective is to ensure that SUMMIT and its sub-dependent applications implemented for the front office function properly.

This translates to a task ownership transfer (includes drawing up project specifications, validation testing, production launch)

Offer

- Functional Expertise in Financial Markets and Financial software packages

Solution

Management supervision of the Front Office support team

Involvement in the Summit migration projects in collaboration with the task owners

Training and Support to Summit users

Launching and managing new products on Summit such as index basket linked notes or Asset Backed Securities

Stabilizing the parameterization system, operational support to users, training regimens for new users

Added Value

Technical and functional knowledge of Market software especially Summit

Financial Markets knowledge and experience (support provided in the trading room)

Knowledge of front-to-back processes

Good reactivity and integration of Trading Room and Front Office environments

Deployment of PeopleSoft CRM software

Context

DEXIA (Crédit Local) is the world leader in infrastructure financing and financial services to the public sector. In an increasingly competitive Environment, it aims to gain an edge by offering superior service quality.

Challenge

- Optimizing the productivity of sales teams
- Increased customer loyalty through enhanced service levels
- Conquering new institutional customers
- Developing cross-selling (banking and insurance)

Tasks

Following the client throughout the entire project:

- Opportunity Study
- Bring expertise in the CRM Solutions on the Market
- Scope Definition and implementation of Peoplesoft CRM: functional design, parameterization and specific development, integration with the Back Office systems, testing and validation, training, functional support
- Change Management

Added-value

- Higher banking-revenue per customer
- Standardized sales approach
- Better communication of client data between entities
- Real time Dashboards for Sales and Managing Directors

Technology

- Peoplesoft CRM 8.4



Project Management: deploying a Siebel CRM Tool

Context

Client started using the CRM tool Siebel: X:Sell to maximize sales from customer interactions

Challenge

- To implement the Xsell CRM tool without disrupting on-going practices or service levels
- Creating a user support structure

Tasks

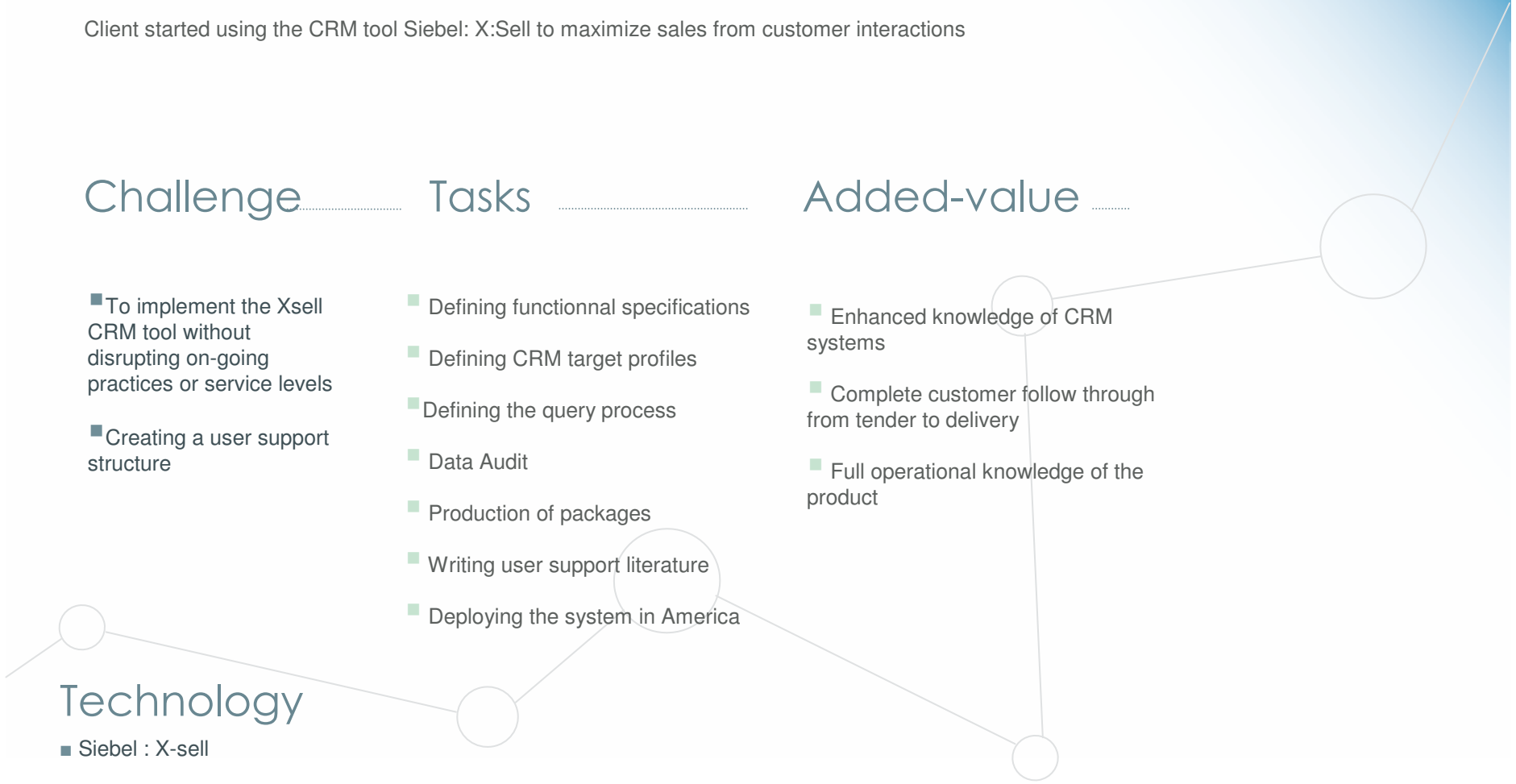
- Defining fonctionnal specifications
- Defining CRM target profiles
- Defining the query process
- Data Audit
- Production of packages
- Writing user support literature
- Deploying the system in America

Added-value

- Enhanced knowledge of CRM systems
- Complete customer follow through from tender to delivery
- Full operational knowledge of the product

Technology

- Siebel : X-sell



Reshaping a Retail Banking Distribution Network

Context

BNP Paribas' Retail Division started a modernization program for the 2200 branches of its French Network in an effort to raise store profitability.

Stakes

- In order to strengthen the Group's new Retail Banking concept and increase its credibility among employees, the main stake was convincing Company Management of the program's relevance.
- The key to successfully reaching this objective was acting quickly to study, structure and strengthen the program all the while getting all of the banks function groups on board (Retail front & back office, marketing, communication, real estate, ATM, IT, security, purchasing...)

Solution

- The Altran team put together a complete program steering package and played the role of coordinator along with the Program Director (steering, coordination among entities, project communication, reporting).
- The Team's work covered a wide spectrum of programs (network density, real estate, logistics, automation, security, communication and sales support) and issues (adapting organizations and re-engineering processes; contract writing; partner selection; common reference database building; defining performance indicators)

Added Value

- The Altran Team's contribution brought in a triple Added Value: in depth knowledge of the Bank and its organization; solid know-how about its various activities and possible challenges and a proven methodological solidity.
- By handling 36 projects through 30 consultants, the Altran Team contributed significantly to what BNP Paribas called, a very successful program.

Solution



Offer

- Program Management

Counterpart Risk : Phidias Project

Context

Calyon's risk management unit decided to standardize its credit approval process through the implementation of a new tool transversal to all the business lines (Corporate coverage, structured finance, financial institutions) in an effort to improve group-wide risk coverage.

Solution

- Planning
- Documentation
- User Training

Stakes

Currently, the credit granting process is managed by three different applications depending on the business line. The objective is to manage the transition onto the new application with all actors (Front Office, Risk Mgmt) taking into account the specifics of each business line. Being a central tool, it needs to be able to interact with the connected systems and apps (third party DBs, KYC, calculators, rating systems) as well as respect regulatory constraints (Basel II).

Solution

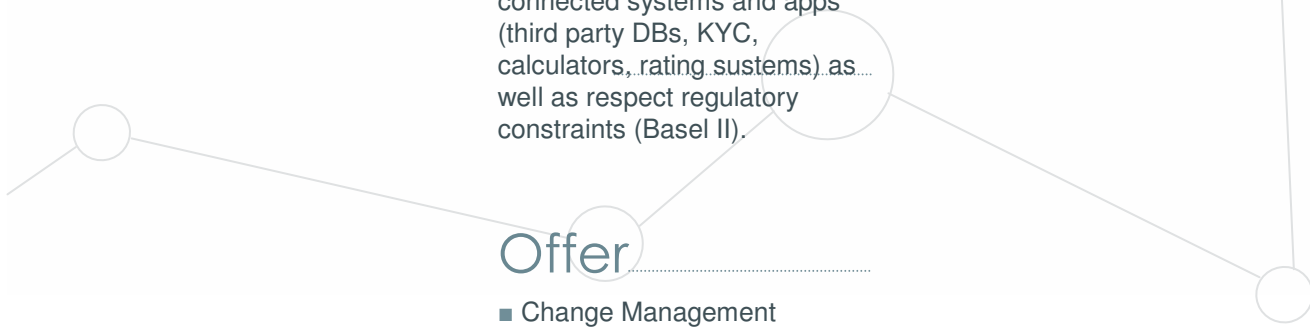
Process : prepare and coordinate the training sessions in Paris and abroad.
 IT: Validate the application with the project teams, writing up the functional specifications, preparing the testing and user validation.
 Steering Indicators: Setting up a project progress dashboard for reporting the risk managers

Added Value

- Good knowledge of project management cycles as well as Credit Risk and Basel II ratios.
- Ability to work internationally (over 30 countries involved)
- Good knowledge of Investment Banking, Finance and Financial Products

Offer

- Change Management
- AMOA



Reengineering Front to Back interface for MM products

Context

- 3 years ago, ACUMEN has been decommissioned and replaced by Kondor+ to manage the MM deals. The interface with B/O system has been rewritten but "ACUMEN behaviours" were kept in order to save development time, which implied some constraint within the deals and events representation and lead to some unnecessary sophisticated FO/MO deal input.
- The Kondor+ to FXO interface review is part of a global EAI target to have an unique K+ format, easy to maintain, in order to feed the different systems.

Challenge

- Defining a new format in line with products handled and easy to make evolve.
- Review the existing problems to solve them in the new interface.
- Improve the workflow controls and controls of data sent.
- Interface a new product to remove the B/O manual processing.

Works carried out

- Changing the technology from flat files to FpML format and using of an EAI to simplify treatment of future flows.
- Reviewing the previous interface heaviness and specify relevant changes to simplify FO/MO inputs and handle more MM product specificities.
- Set-up a control system to alert relevant teams for functional or technical problems.
- Allow a new product to be interfaced and automatically processed by the B/O.

Added-value

- New format defined that is being re-used for other interfaces using the new EAI.
- Time savings for the FO/MO in terms of input and Kondor+ native functionalities are being properly used.
- Control system efficiency has been proven and is daily used by MO for functional problems and by IT teams for technical problems. Communication and problem solving have been automated and workflow processing has improves (3 minutes against 15 to process a deal).
- B/O manual processing have decrease with the interfacing of a new product previously manually input in the B/O system.

Technology

- Kondor +
- FpML

Strategic study and steering of the implementation of a CRM solution

Context

Le Crédit Lyonnais (LCL) sought assistance in defining the strategy and management of its CRM Project to offer its customer representatives information that is:

- Pertinent (segmentation, product scoring)
- Fresh (real time / ultra frequent updates)
- Coherent to all channels
- Simple and intuitive for final users

Challenge

The Multi Channel CRM Strategy addresses three client needs:

- Conquering new customers
- Increasing the client relationship and its equipment rate (sell more and better to each customer)
- Building Customer loyalty

Tasks

The CRM Program was defined and managed in 4 Phases:

- Consulting and Definition of the strategy: analysis, economic and technological opportunities; key player interviews; risk and profitability analysis; competition benchmarks; Scenarios and strategic recommendations
- Planning and coordination
- Project Management: service quality; budget constraints; respecting terms
- Change Management: encourage and coach the operatives to embrace the CRM project and its applications

Added-value

Project Approach and Offers for “CRM Packages” :

- Using a pragmatic and operational approach
- Understanding the strategic impacts of technology
- Working step by step and steering change