



# ANZ Bank Invests in Nintex to Speed Loan Application Processes

ANZ Bank uses the Nintex Platform to boost its loan application performance 30%.

**Organization**

ANZ Bank

**Website**

[www.anz.com](http://www.anz.com)

**Industry**

Finance

**Country**

Indonesia

**Business situation**

To handle its growing volume of transactions, ANZ Bank wanted to replace its manual processes for retail and institutional operations with a scalable, standardized solution that provided workflow transparency, electronic collaboration and document storage.

**Solution**

ANZ Bank chose Nintex partner Ebiz Cipta Solusi to automate authentication, approval and compliance processes based on existing Microsoft SharePoint 2010 and SQL Server 2008 installations, with the addition of Advanced Workflow and Modern Forms from the Nintex Platform.

**Benefits**

Productivity increased 10% to 15%

30% improvement in loan application performance

Faster time to market than custom code or comparable workflow solutions

# The bank wanted to implement the best tool. The solution was Nintex.

*“Transaction and approval errors decreased, but the main benefit is scalability—the solution model is so easy to use”*

— **Frederick Nathanael**, Head of Business Process and Operations Management

As the fastest-growing bank in Indonesia, ANZ knew its rapidly increasing transaction volume would eventually overwhelm its existing business processes and workflow. The number of emails, calls and paper forms that employees managed was preventing faster customer service, and making governance difficult. Governance (being able to see who sent, received, approved or stored a document and when) had become integral to effectively monitor compliance and process issues. The bank wanted to implement a tool that would work across business units to enhance operational efficiencies and scale easily to support business growth. The solution was Nintex.

The bank considered various solutions for streamlining its loan application process, from customizing SharePoint 2010 workflows to commissioning a custom-coded system. ANZ decided that these options were likely to take too long and require too much work and maintenance, and decided the best strategy was to automate its loan application workflows. The bank chose IT partner Ebiz and the Nintex Platform for the solution.

# Bank struggled with inefficiency and governance challenges of manual processes

Like most banks in Indonesia, ANZ manually handled document submission and verification. With loan and ATM applications, for example, customers filled out paper forms and sent collateral documents and other background information to bank branches by mail or courier. To submit loan documents for verification, branch officers traveled to the bank's headquarters, or used postal mail, email and phone calls. They also scanned documents, saved them as .pdf files, and then either emailed or saved them to Microsoft SharePoint 2010 folders.

Due to the many methods of document submission and sheer volume of data, process documents might be lost or transactions overlooked. If branch officers missed an expired date on customers' certificates and registration papers, the bank's headquarters had to request and approve updated documents, which slowed approval and compliance. Missing or inaccurate data generated more phone calls and email between the branches and headquarters. Considering that the loan approval process alone has up to five layers of approval, streamlining collaboration and workflow with transparent governance was a top priority.

# ANZ wanted to streamline this complex process

Verification is also an essential part of regulatory compliance. ANZ must adhere to financial regulations, including the Foreign Accounts Compliance Act. This act requires that all banks outside the United States provide key information about U.S. clients, including citizenship validation, to the Internal Revenue Service. ANZ wanted to streamline this complex process.

Queue screen for Liabilities and Wealth Ops Transactions:

The screenshot displays the ANZ SharePoint Application interface. The top navigation bar includes the ANZ logo, the text "ANZ SharePoint Application", a search bar, and a "Contact Us" link. Below this is a secondary navigation bar with links for HOME, REPORTS, CONTACT, ABOUT, GALLERY, and BLOG. On the left side, there is a "Links" section with various portals and a "Our Division" section listing different operational areas. The main content area is titled "Liabilities & Wealth Ops Transactions" and features a search form with fields for Name of Customer, Type of Transaction, Type of Application, Date of Request, Modified Date, and Status, along with a "Search" button and an "Advance Search" link. Below the search form is a table with the following data:

Customer Name	Ref Number	Type Application	Type Transaction	CIF/Acc/TD/ATM Card No.	Date Request	Status	Approved Time	Requester	Checker	Executor	M
Test CIC	0304_CIC_240314_01	Creation	CIF		24/03/2014	Upload		Maker Tower			24
098130912	0304_SSM_210314_01	Maintenance	Signature Specimen	1232131	21/03/2014	Completed	10:10	Maker Tower	Checker Tower	EX LWO	21

# Improved workflow performance and a common platform

With the new Nintex solution, loan account openings went from 12,000 application transactions per month to 16,250 application transactions per month, a 30% performance increase.

Before Nintex, ANZ Bank used email for the loan application approval process. While fast, email made standardization a challenge because of different email systems, and the bank restricted the size of attachments. With email, there was also the security risk of attached documents being forwarded to unintended recipients or

to recipients who had not yet signed the proper non-disclosure agreement.

Instead of competing email systems, shared folders, couriers and postal mail, everyone now uses the Nintex solution. Ebiz used Nintex's Modern Forms to create process input interfaces for employees. Branch loan officers now enter data into the form, scan the collateral documents and attach the .pdf versions. This data is saved in SharePoint, so employees at bank headquarters can access it immediately.

*“Nintex is easier to customize, and its features, pricing and flexibility made it the most effective solution”*

— **Frederick Nathanael**, Head of Business Process and Operations Management



# Nintex is easier to customize

Ebiz also built a regulatory compliance workflow using Advance Workflow on the Nintex Platform for SharePoint. That workflow works with Microsoft SQL Server 2008, and uses complex business logic to sort and route data based on department, financial regulations, document expiration dates and transaction type. The solution alerts the relevant employees when they need to take action, and generates reminders when customers' documents are due to expire.

## ANZ Operational Workflow Application



<b>Built-in Development</b> 	<b>Retail Operation :</b> Account Services Transaction Liabilities Transaction Wealth Transaction Mortgage Loan Transaction ATM Support	<b>Key features</b>
<b>Flexible</b> 	<b>Institutional Operation:</b> Account Services Transaction Customer Static & Maintenance Customer Collateral Document Customer Request/Queries/ Complaining	SharePoint  NINTEX  SQL Server 2014
<b>Spans all workloads</b> 	<b>Branch Operations:</b> Retail Operation (CIF/ Account/ TD/ ATM Card / Pin Mailer) Standing Payment Order Request Transformation Operations KYC (Know Your Customer)	Application collaboration to support ANZ Operation Module Workflow System <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> <b>Before</b>              Loan account opening            ↓            12,000 application transaction/month         </div> <div style="text-align: center;"> <b>30% performance increase</b>              Loan account opening            ↓            16,250 application transaction/month         </div> </div>

# A scalable, future-proof solution for the entire business

The bank's Nintex solution boosts productivity by 10% to 15%, with fewer people in institutional and banking operations needed to verify the same number of loan application documents. Automating the loan application process was such a success that the bank decided to look at other manual processes it could automate with the Nintex Platform.

As of late 2014, ANZ Bank has implemented the Nintex solution at all its branches in Indonesia, to streamline retail, institutional and branch operations. It also plans to automate procurement processes.

The bank is using this new workflow solution for the following:

- Account services transactions for retail and institutional operations
- Liabilities and wealth transactions
- Mortgage loan transactions
- ATM support
- Customer collateral documents
- Customer requests/queries
- Branch operations
- Branch retail operations (CIF, account opening, TD/ATM card/pin mailer)
- Know Your Customer (KYC) verification program

## **About Nintex**

Nintex is the global standard for process management and automation. Today more than 10,000 public and private sector organizations across 90 countries turn to the Nintex Platform to accelerate progress on their digital transformation journeys by quickly and easily managing, automating and optimizing business processes. Learn more by visiting [www.nintex.com](http://www.nintex.com) and experience how Nintex and its global partner network are shaping the future of Intelligent Process Automation (IPA).

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