



BearingPoint®

# Hanseatic Bank brings innovative services to market faster by setting up a modern data-integration platform

## Hanseatic Bank

With BearingPoint's support, Hanseatic Bank now accelerates products' time-to-market and enables more efficient end-to-end processes by switching its data-integration architecture to a cloud-based platform.

Hanseatic Bank is a nationwide private bank headquartered in Hamburg, Germany, and is a subsidiary of Société Générale & Otto Group. It specializes in four core businesses: deposit-taking, personal loans, receivables management and credit cards.

## Adapting to the growing customer demands

Banks today need to continuously upgrade their products and services to meet evolving customer needs. Facing numerous financial competitors that provide quicker and easier digital solutions (e.g., for payments), banks must adapt their offerings in order to thrive.

Over recent years, most banks gradually transitioned from legacy core systems, mainly product-oriented, to innovative solutions that can be scalable, agile, and cost-effective. As such, Hanseatic Bank, a German private bank based in Hamburg, was looking for a data-integration architecture to enable faster time-to-market for new services or any required changes, as well as more efficient end-to-end processes.

## Reshaping the IT infrastructure into a flexible and scalable platform

BearingPoint supported Hanseatic Bank to assess its current architecture state and define the requirements for a modern integration platform in line with the bank's business and IT strategies. Various use cases for a minimum viable product (MVP) were identified starting from the current system integration pain points. During a series of workshops held with key stakeholders, it resulted in the development, implementation, and operation of an event-driven integration solution for a payment use case in the cloud that can transform, orchestrate, and process data.

Building on an [AWS](#) infrastructure, BearingPoint combined [Apache Kafka](#), an open-source distributed event-streaming platform, and [Camunda](#), a process orchestration platform that designs, orchestrates and improves business processes. The new integration platform including necessary governance is now available to several teams for developing and taking further use cases to production one by one as they arise. Consequently, the future operating model is redesigned, focusing on a more decentralized and micro-service approach, to bring products and services to market faster, in an iterative way.

## Enabling agile ways for building digital service offerings faster

Hanseatic Bank is well positioned for the future by having set up a modern, scalable, and flexible IT architecture. The bank can now react more quickly to the changing market demands and develop new products and services effectively.

Hanseatic Bank has already brought to life an improved digital service that helps customers to select and adjust repayment rates for open creditcard transactions. By changing the existing process from an semi-automated processes with human interactions into a reusable real-time process leads to a higher customer satisfaction due to direct response via the banking app or online banking instead of a 24h wait. Further services from different teams are already in the pipeline of the new integration platform.

## Contact

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