

The Accenture logo is displayed in white on a dark blue background. It features the word "accenture" in a lowercase, sans-serif font, with a white chevron symbol (>) positioned above the letter 't'.

accenture >

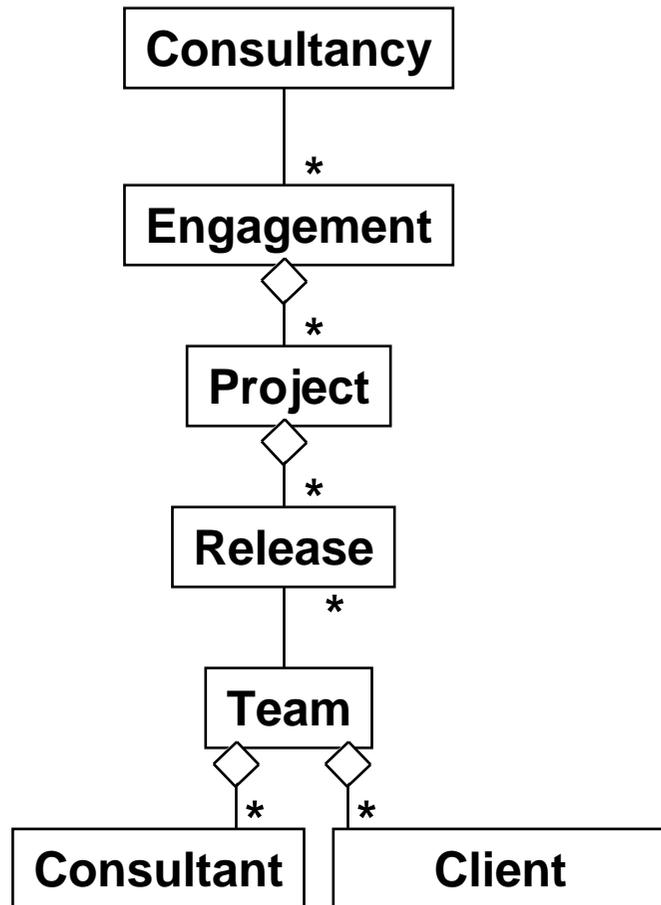
A banner with the text "Solutions Engineering" is positioned diagonally over a background of glowing green and blue circuitry. The banner has a dark, semi-transparent background with white text.

Solutions Engineering

E-Business in the Banking Industry

Frank Mang, Partner

Overview



- ❑ The Consultancy: Accenture
- ❑ The Engagement
- ❑ The Project
- ❑ The Release
- ❑ The Team
- ❑ The People
- ❑ Summary & Outlook

The Consultancy: Accenture Facts



Accenture is the world's leading provider of management and technology consulting services and solutions. The firm strives to be a global “market maker, architect and builder of the new marketplace, developing innovations to improve the way the world works and lives.”

We help our clients identify and capitalize on their most important business and technology opportunities, and we provide solutions to their most critical challenges. Our approach is to create value for clients through our network of businesses by leveraging our industry knowledge, service offering expertise and insight into and access to emerging technologies. We operate globally with one common brand and business model designed to enable us to serve our clients with speed, flexibility and consistency around the world.

Net Revenues:

\$11.44 billion for fiscal year ended Aug. 31, 2001.
\$2.99 billion for Q1 of fiscal year 2002 ended Nov. 30, 2001.

Employees:

More than 75,000 (including approximately 2,500 partners)

Global Reach:

More than 110 offices in 47 countries

Technology Research & Innovation:



Accenture Technology Ventures

Helping to building companies to transform the marketplace



Accenture Technology Labs

Innovation for today and tomorrow

Chicago, Palo Alto, and Sophia Antipolis.

Accenture's Business and Technology Services

Service lines



Strategy & Business Architecture

Customer Relationship Management

Human Performance

Finance & Performance Management

Supply Chain Management

Technology
Research & Innovation

Solutions Engineering

Solutions Operations

Client Group Teams

Through our service lines, we develop and deliver a full spectrum of services and solutions that address business opportunities and challenges common across industries.

Eight service lines support our global market units.

The Engagement

**“Clients are more important to you than
you can ever be to them!”**

[Gerald M. Weinberg, “The Secrets of Consulting”]

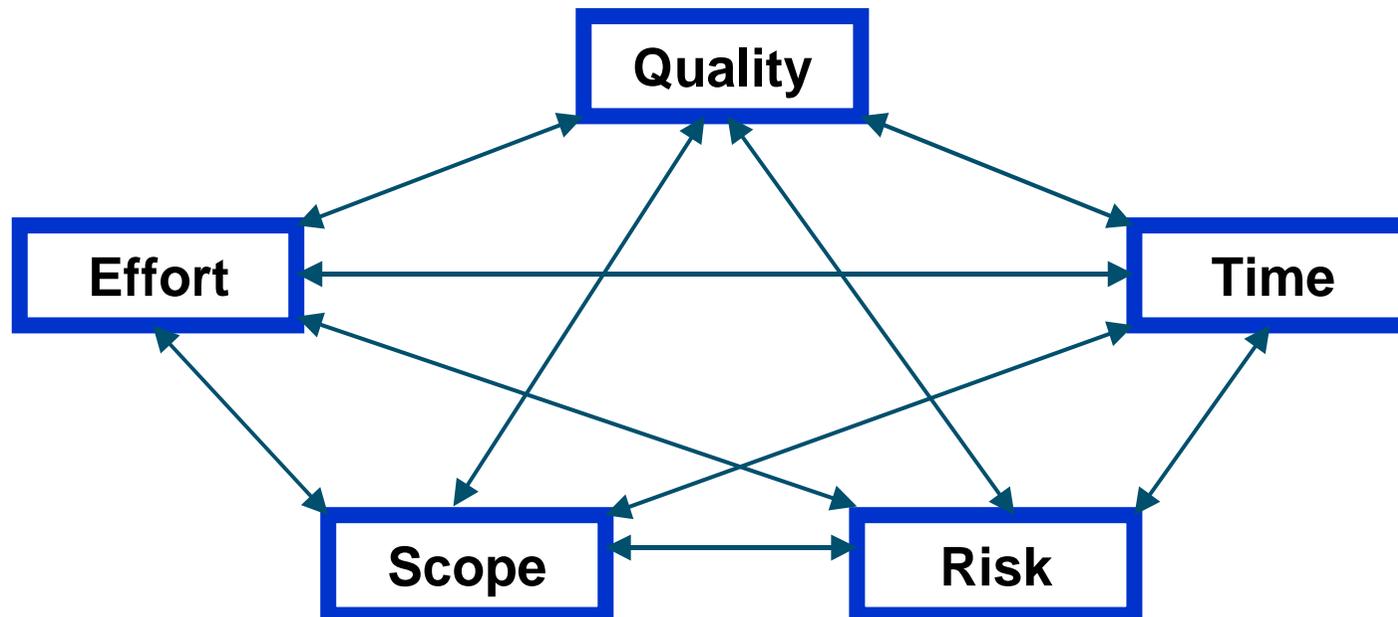
The Engagement

- ❑ **The customer is 2nd largest bank in Germany and the number one real estate financing company in Europe.**
- ❑ **The bank has approximately 1200 branches and 44,000 employees. It's assets are 460 bn Euro.**
- ❑ **The bank has its own IT subsidiary and a rather complex and heterogeneous IT infrastructure.**

The Project

“If you can’t think of three things that might go wrong with your project, then there’s something wrong with your thinking!”

The Project



- ❑ **Non-functional requirements, such as quality, security, are actually functional requirements once you understand them as a integral part of your project.**
- ❑ **Important: how do you measure certain aspects of the project (non functional requirements, for instance).**

The Project: Strategic Context

- ❑ **The bank recently merged with another very large banking corporation, as a result, the following objectives are to be achieved:**
- ❑ **shorten and optimize front- and backoffice credit processes with an integrated and user-friendly system**
- ❑ **reduce paper work**
- ❑ **improve risk-management (e.g., incorporating risks in prices)**
- ❑ **improve sales hit rate**
- ❑ **cut cost, increase productivity**

The Project: Accenture's Tasks

- ❑ **Defining the scope**
- ❑ **Defining the functional design**
- ❑ **Implement and Test the new system in multiple releases**
- ❑ **Project management**
- ❑ **Software Architecture**

The Project: Supported Business Processes

- ❑ The system supports loan processes for all divisions, such as:
private-, corporate-, and real estate finance banking
- ❑ credit, loans, and mortgages will
 - ☒ support sales and customer contact and
 - ☒ incorporate product application processing
- ❑ creditworthiness assessment for all customer segments
- ❑ real estate object processing and value determination
- ❑ collaterals processing and maintenance
- ❑ credit approval proposition, decision, and documentation
- ❑ loan and mortgage maintenance management
- ❑ integration of internet sales channels

Release Planning: Release 4

“You don’t get nothing for nothing!”

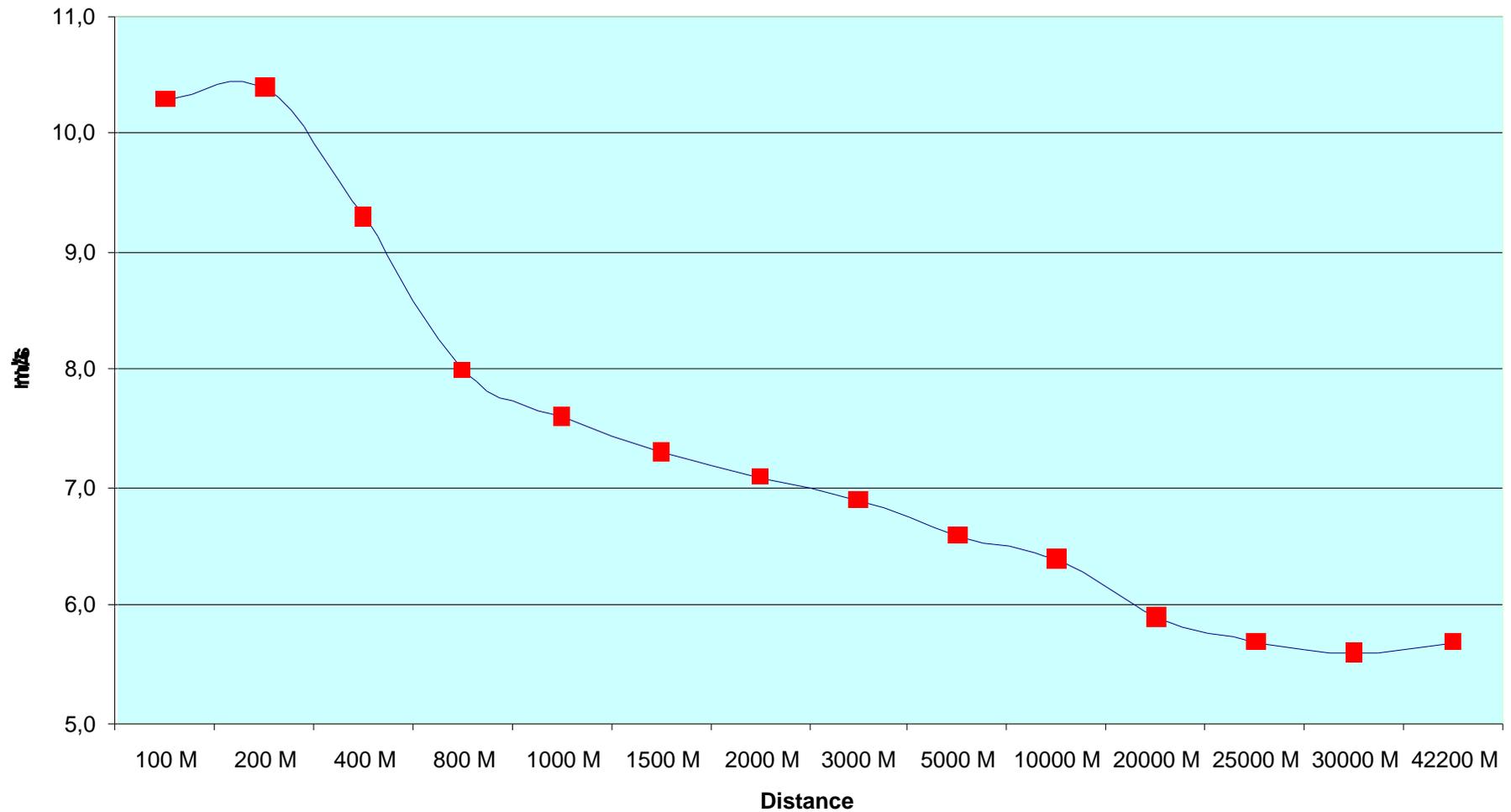
— From the Conflict of Aims
to the Rationale of Release Planning

**“People under pressure don’t work
better; they just work faster!”**

[Lister, DeMarco; Peopleware]

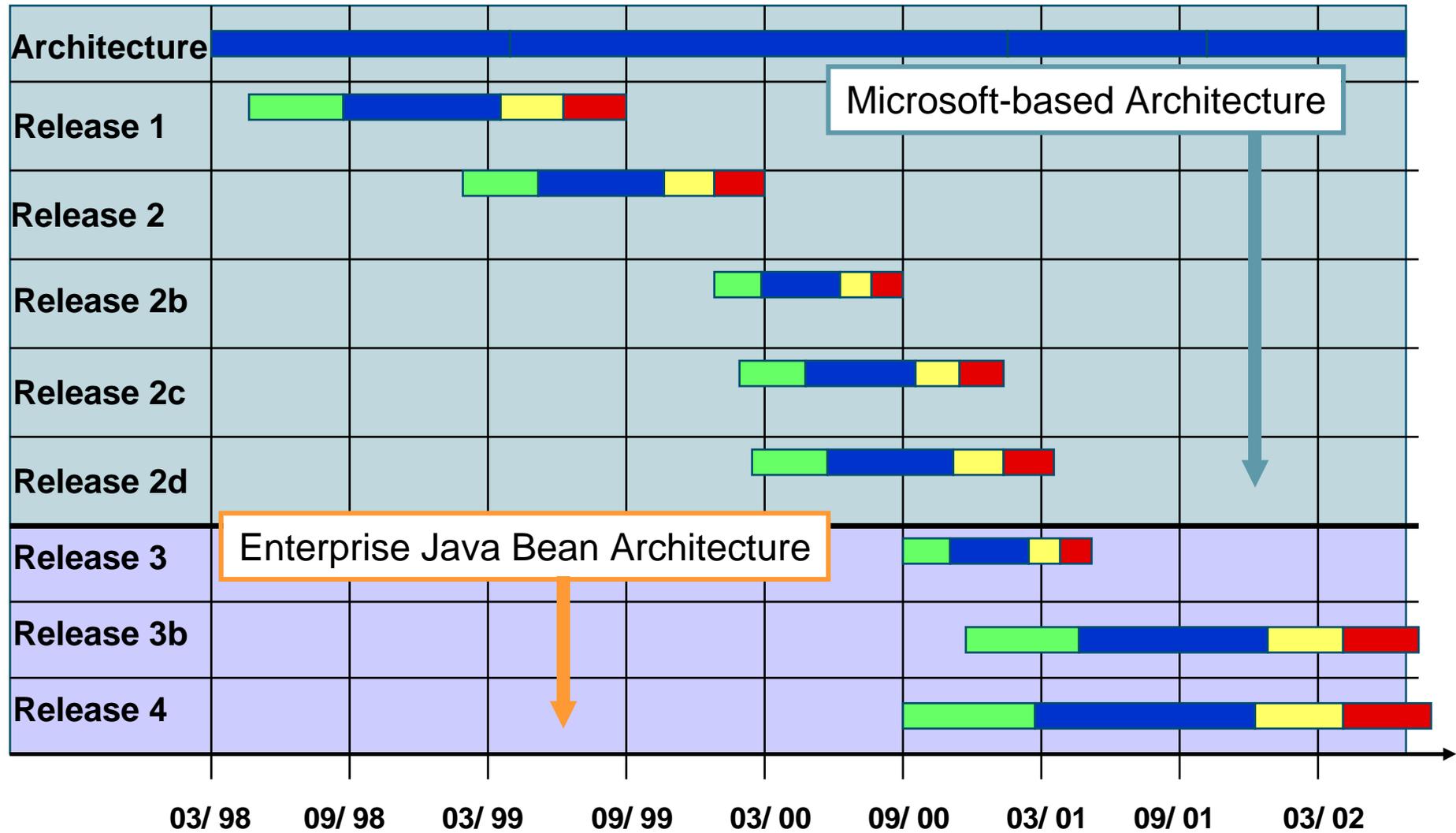
Release Planning: Conflict of Aims

World Running Records

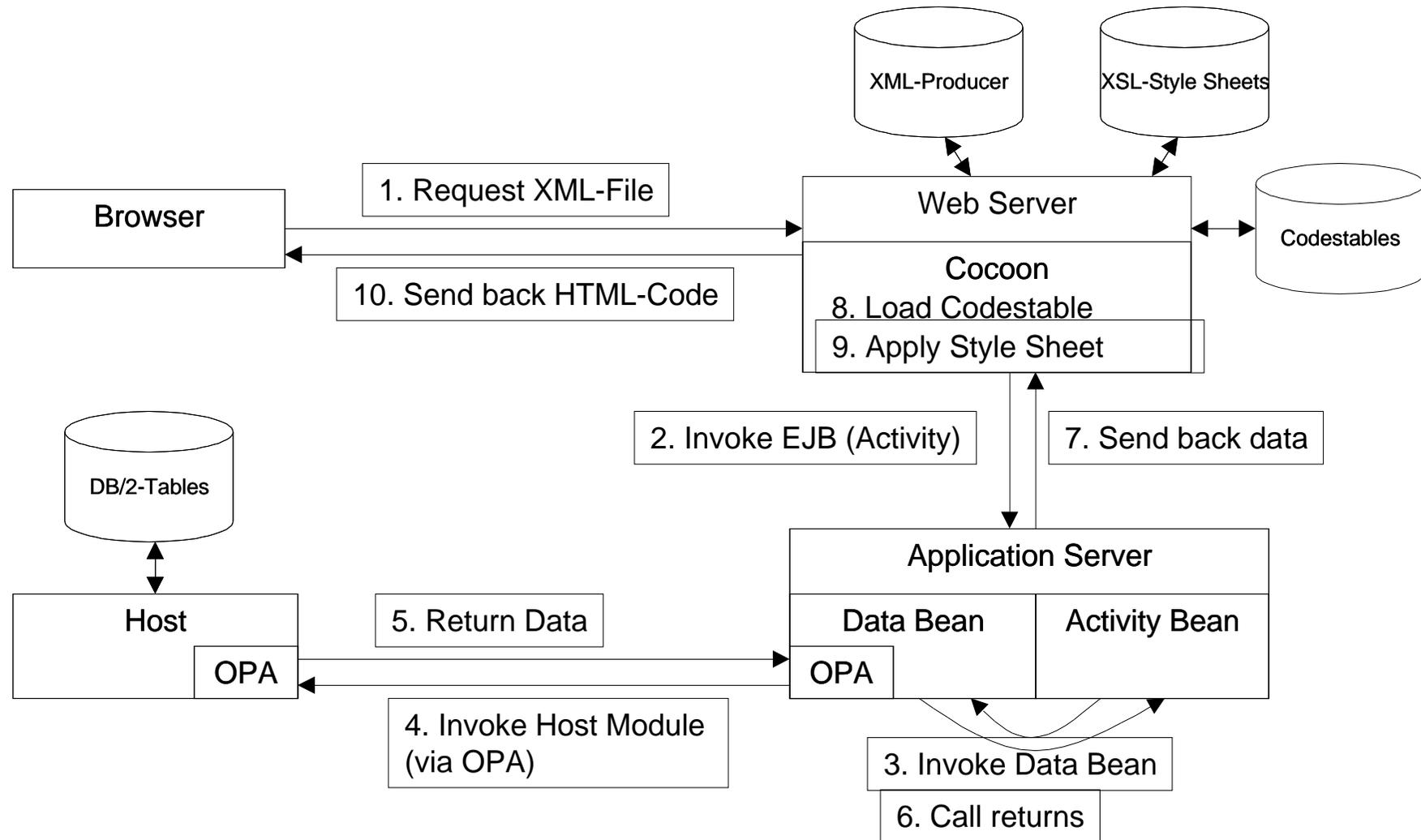


[Source: <http://www.runnersworld.com>]

Release Planning: Release 4



The Project: Common Architecture (EJB)



The Project: Common Architecture (Details)

[Neue Sicherheit anlegen](#)
[Vorheriger Partner im EVD](#)

[Verwendung Sicherheit](#)
[Nächster Partner im EVD](#)

[Ge...](#)



Alle Werte in TEUR (falls nicht anders angegeben)

EUR

DARSTELLUNGSWAHRUNG AKTUALISIEREN

Zusammenfassung

Sicherheitsgruppe	Bestand		Neu		
	Nominalbetrag	Bewertet	Nominalbetrag	Bewertet	
Grundpfandrechte	2.871	746	3.000	800	
Verpfändungen	380	150	380	150	
Sicherungsübereignungen	18	3	18	3	
Abtretungen	98.359	1.200	98.359	1.200	
Personensicherheiten			22	15	
Sonstige Sicherheiten	35	14	35	14	
Summe	101.663	2.113	101.814	2.182	

Vorhandene Sicherheiten

Sicherheitsgruppe

SORTIERUNG AKTUALISIEREN

Sicherheitenart	Nominalbetrag in Währung	Bewertet	per	Status	Sicherheitennummer	Prüfung offen	
Grundpfandrechte							↑
Buchgrundschuld	100.000,00 EUR	50	11.05.2000	Neu	123456789	●	Zuordnen
Objektadresse: Regensburg, Karlsstr. 35		Rang: 2	Objektnummer: 455789467		Unterlegung Bürgschaft		
Buchgrundschuld	350.000,00 DEM	179	23.05.2000	Änderung	457896352	●	Zuordnen
Objektadresse: Regensburg, Karlsstr. 35		Rang: 4	Objektnummer: 455789467				
Buchgrundschuld	0	0	01.02.1999	Löschungsantrag	14541254	●	Zuordnen
Objektadresse: Regensburg, Karlsstr. 35		Rang: 5	Objektnummer: 455789467				

The Project: HTML Representation

□ Page Representation in HTML

Sicherheit	Nummer	Nominalwert
Buchgrundschild	1001	1.000 TEUR
Verpfändung Kontoguthaben	1003	500 TDM

The Project: Separation of Data and Layout (1)

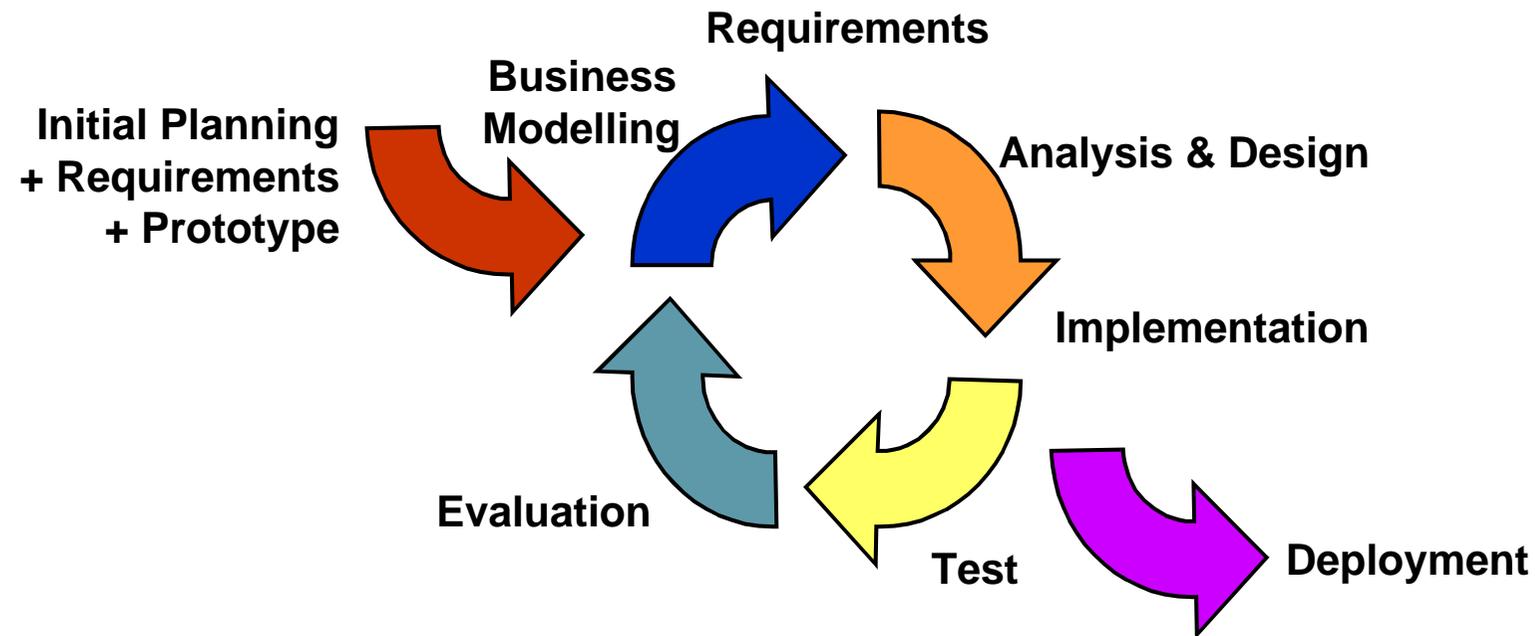
- Page Representation in XML

The Project: Separation of Data and Layout (2)

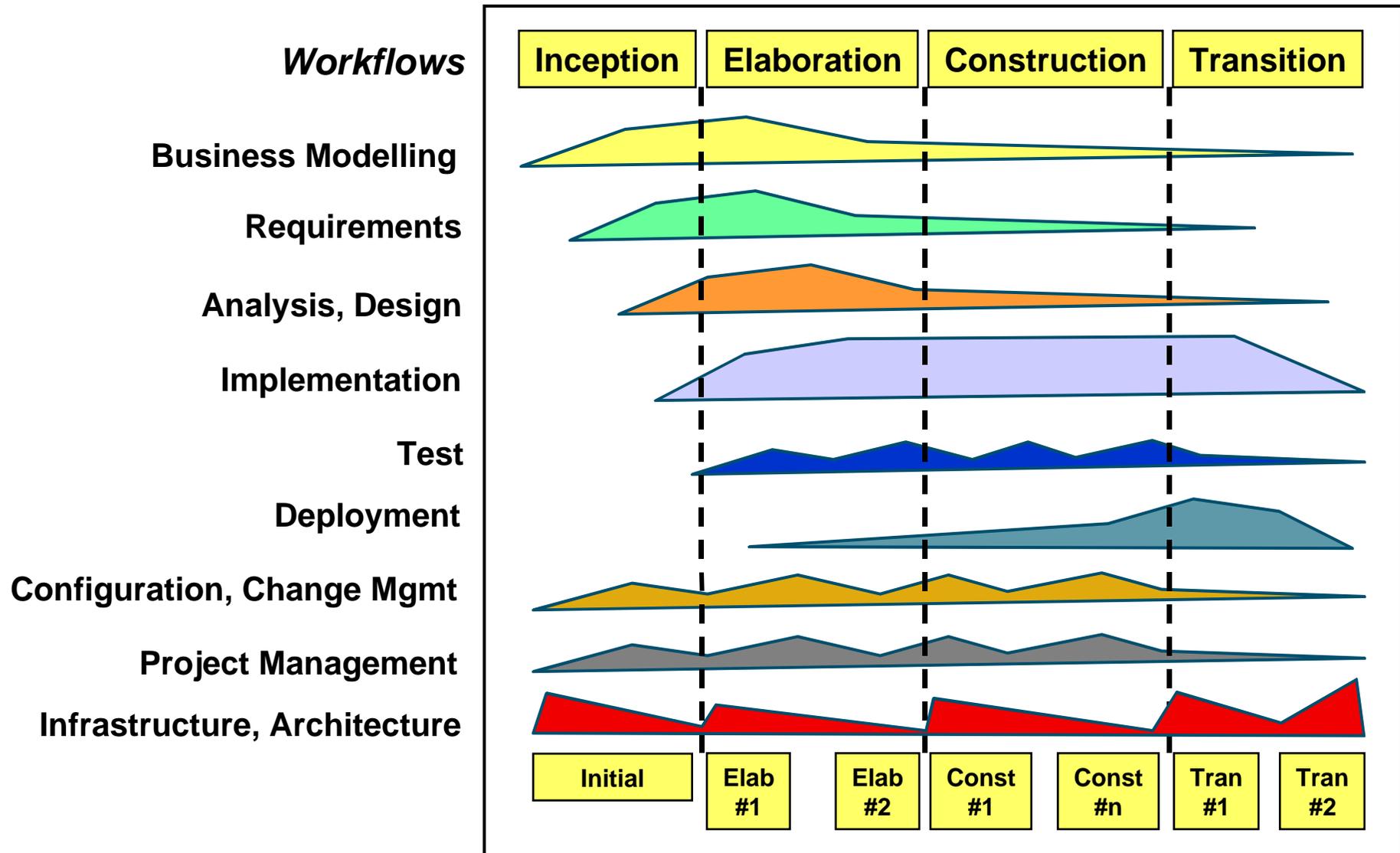
- Page Representation in XSL

Sample Release: Lifecycle for Release 4

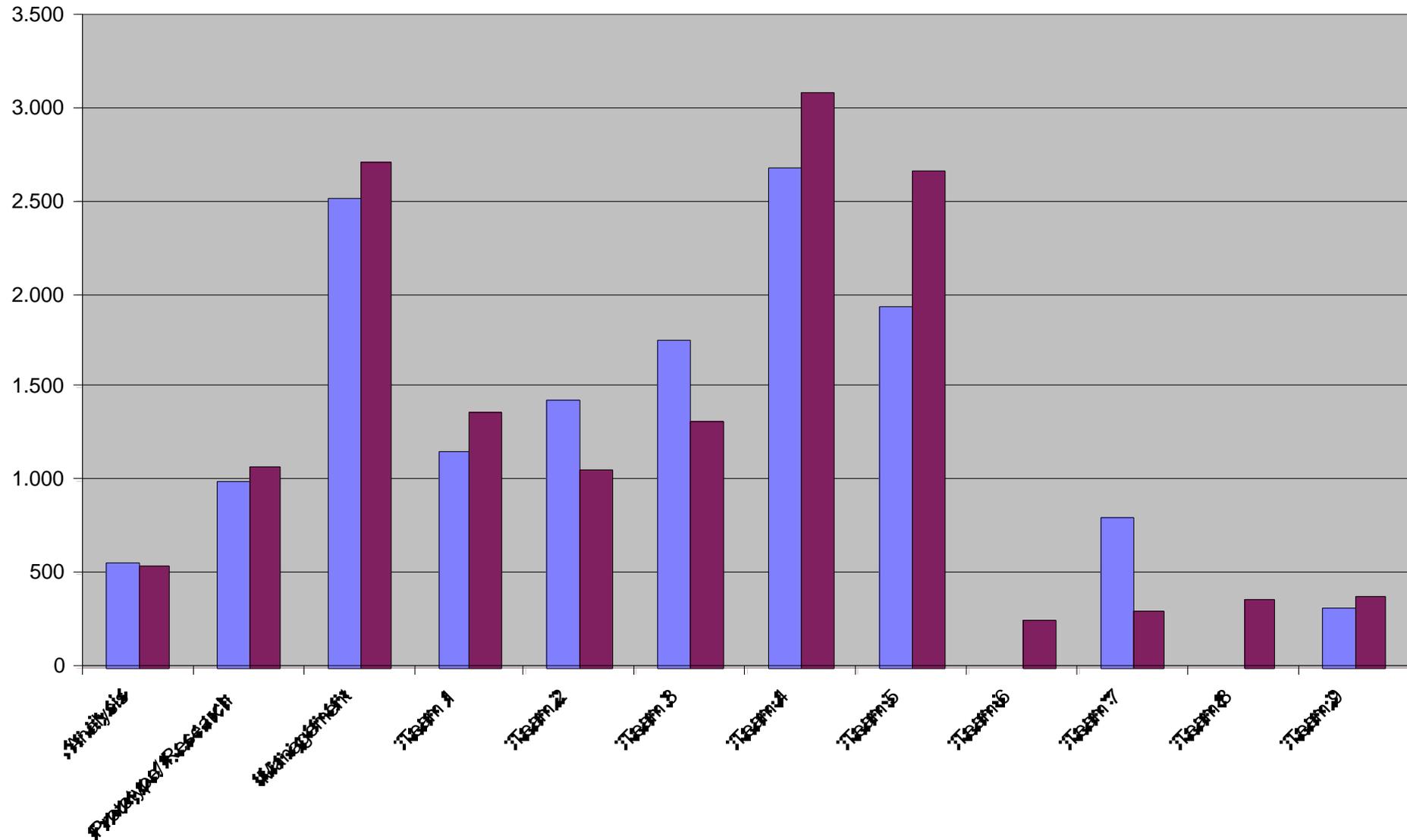
- ❑ Iterative process
- ❑ Following our Business Integration Methodology (BIM)



Sample Release: Staffing Release 4



Sample Release: Exposure for Release 4



The Team

**“No matter how it looks at first, it’s
always a people problem!”**

[Secrets of Consulting]

The Team: Communication & Coordination issues due to the division of labor

- ❑ n workers on a project
- ❑ $\Rightarrow (n - 1)/2$ interfaces (across which there may be communication)
- ❑ Potentially, almost as much as 2^n teams which are to be coordinated
- ❑ Purpose of coordination: reduce the amount of communication
- ❑ Leads to:
 - ⊗ “Balanced Teams” with TECH + PROC experts
 - ⊗ Jilled Teams
 - ⊗ Flat hierarchy
 - ⊗ It’s supposed to be fun to work here!

The People

“These studies revealed large individual differences between high and low performers, often by an order of magnitude!”

**[Sackman, Erikson, and Grant]
in “The Mythical Man Month” by Frederick P. Brooks**

The People (Consultants, Client)

- ❑ **Member of a competency (e.g., TECH, PROC)**
- ❑ **Different nationalities, different education**
- ❑ **Roles for individuals**
- ❑ **“Best people”/ “The right people” with approp. skills:**
 - ☒ **Software Engineering (PM, team leading, lifecycle processes, ...)**
 - ☒ **OO/ Java**
 - ☒ **Pattern/ Refactoring**
 - ☒ **UML**
 - ☒ **...**

Summary & Outlook

- ❑ **Accenture's customers are usually large companies**
- ❑ **We drive the IT business of our customers**
- ❑ **Skills we appreciate: UML, refactoring, OO/Java, S.E.,**
- ❑ **References & Links:**
 - ⊗ [http:// www.accenture.com](http://www.accenture.com)
 - ⊗ [http:// www.accenture.de](http://www.accenture.de)
 - ⊗ <http://technologieforum.accenture.de>
 - ⊗ [http:// www.entdecke-accenture.de](http://www.entdecke-accenture.de)

WebChallenge SS 2002

- ❑ Was ist die WebChallenge ?
 - ein von Accenture initiiertes Wettbewerb für Studenten der (Wi-) Informatik und Informationstechnik mit klarem Fokus auf IT

- ❑ Was bringt mir die Teilnahme ?
 - Neueste Kenntnisse im Bereich uCommerce
 - Zusammenarbeit mit Beratern, die Projekt-Methodik und Fachwissen weitergeben
 - Ein Seminarschein vom Lehrstuhl bei erfolgreicher Teilnahme

- ❑ Wie anmelden ?
 - Infos einsehen ab 20.11.2001 unter
www.entdecke-accenture.com/webchallenge
 - Bewerben bis 15. Februar 2002 mit einem einseitigen Strategiepapier (online oder beim Lehrstuhl)