



Target has Integrated Fujitsu's Interstage Business Process Manager into its Core Consumer Finance Software

Target (www.targetgroup.net) provides market-leading consumer finance solutions to a blue-chip client base of international banks, finance houses and utility providers. With offices throughout the United Kingdom, it has over 25 years experience in a rapidly changing, competitive market place. It helps its customers to achieve competitive advantage in the areas of mortgage and unsecured loan origination, customer/accounts servicing and debt management.

Customers need flexible business processes

The United Kingdom consumer finance market is very competitive and aggressive. Target's customers need more powerful business processes to differentiate themselves. They also need to comply with increasingly complex consumer finance legislation - so they must have control over their processes and a clear audit trail.

"We saw this as an opportunity to include business process management (BPM) capabilities within our product range," says Rob Evans, product and marketing director at Target Group. "Our solutions allow for customisation, but not the customisation of code. We could integrate BPM flexibility with some of the proven task-oriented components in our product set. The process could then be defined and the flows modified by the client to create and maintain a competitive advantage without the need to change the software itself. Our clients would be more efficient, would drive down their costs and improve their margins."

Traditional tasks, such as chasing for responses, are common to a number of different processes and organisations. Combining a BPM tool with Target's existing software components would allow 'best practice' applications to be available very quickly out-of-the-box.

"We also looked for a rapid application development tool," says Evans. "It would offer customers themselves the ability to build some of the custom processes that were traditionally hand-crafted for them."

Hitting the ground running

Target reviewed a large number of potential products and produced a short-list of four. Two of the products would have been price-restrictive for Target's market segment. The third had a thick-client architecture and was still being re-engineered for Web deployment. In contrast, Fujitsu's

Industry:

Consumer finance software

Offering Group:

Software

Solution Areas:

- Interstage Business Process Manager

Regions:

UK

Challenges:

- Provide competitive advantages in a highly competitive market through business processes
- Integrate solutions to provide a single look and feel

Benefits:

- Offer clients more comprehensive software solution
- Range of opportunities widened by Target's customers themselves
- Fewer errors
- Flexible business processes.

Interstage Business Process Manager, part of the Interstage Suite, had been built from the ground up using the latest technologies. It was well aligned with Target's technical strategy; namely a thin client open platform that is Java 2 Platform, Enterprise Edition (J2EE) compliant.

Target decided to utilize Interstage Business Process Manager on a trial basis. The software was installed in under two hours. "We were slightly nervous about taking a package on board with minimal training," admits Evans, "but the strengths of the Interstage product came to the forefront through its out-of-the-box usability. Our consultants were up and running in days, defining processes, running through process scenarios and, where needed, handing them to our technicians for integration with our core software components. We hit the ground running and needed very little support."

Evans was impressed by Fujitsu's commitment to the Interstage Suite and, in particular, to the United Kingdom and European markets. However, the overriding factor was the software's usability out-of-the-box and its ability to be seamlessly integrated with Target's product set. Target soon signed an agreement with Fujitsu to embed Interstage Business Process Manager within its product offering. "We had great confidence in the toolset, which was aligned with our technical strategy," says Evans, "and in what it could deliver to us, and, more importantly, our clients in a very short timescale."

Rapid integration

After signing the agreement, Target's core applications were integrated with Interstage to produce a consistent look and feel across the two products. "It was very straightforward," recalls Geraint Chamberlain, a Target senior business consultant. "The majority of the integration was actually carried out by business users, rather than technical developers."

As a result, the combined product set was demonstrated to customers within a matter of weeks. Although the look and feel of the two products is identical, Target informs customers when a process is supported by Interstage, because it demonstrates the value of the combined product set.

Results

The main benefit Target is the ability to offer its clients a more comprehensive software solution. It doesn't try to sell BPM capability separately to its clients, but the overall value that it provides when it is embedded within Target's core products.

By looking at demonstrations and undertaking quick proof of concepts, customers can see the potential of the BPM tool for themselves, rather than Target having to sell it to them. Clients themselves are identifying other areas of the business that could benefit, extending the boundaries of Target's niche as a consumer finance product specialist.

In contrast to some of the other BPM products, which were being repositioned from technical workflow systems, Interstage Business Process Manager's graphical interface is intuitive for business users. By expressing it visually to business users, it takes away some of the risks and misunderstandings that could otherwise occur at a technical level during the traditional requirements gathering process.

"This results in a low error rate during development," says Evans, "because the tool confines you to parameters. There is always a danger when you are handcrafting code that requirements are misinterpreted or errors introduced during coding."

Fujitsu's Interstage Business Process Manager supports Target's consultative process in client engagements. It helps its business consultants to understand what a process is trying to achieve and how it works. It allows them to model the flow and follow it through to building the interaction screens with Target's core processes and logic.

The flexibility of Fujitsu's Interstage Business Process Manager also helps them to handle the changes in requirements that customers inevitably introduce. Modifications can be implemented quickly using the graphical builder capability in a controlled environment. It could have taken up to a month using traditional methods that involve agreeing changes, redeveloping, redelivering and retesting code.

Target's business consultants also use Fujitsu's Interstage Business Process Manager themselves to help define the customer's needs. "We are also using it as a tool to extract requirements from the customer," says Chamberlain. "Traditionally, we used a Word document to demonstrate our requirements to the customer, which could be misinterpreted. The Interstage Business Process Manager graphical representation can actually step the customer through the process, which is a real benefit in making sure that both parties share the same understanding of the requirements."

Early project reviews have shown that using Interstage Business Process Manager means the client can go from signature of contract to going live with the initial phase of the development in a matter of only four to five weeks. The web architecture also allows customers not only to control the flow of work internally, but outside the walls of the organisation onto the World Wide Web, to embrace third parties.

"Potential customers want a solution out of the box," says Evans, "because they want the comfort and low risk of a product that is already proven in the marketplace. In practice, customers need to be able to configure processes and differentiate themselves to achieve competitive advantage in the marketplace. The combined product gives them the ability to configure the way their processes operate to secure competitive advantage."

More confidence

"We have created a powerful proposition by combining Fujitsu's Interstage Business Process Manager toolset with Target's existing product portfolio," says Evans. "We have integrated the products with a consistent look and feel, and demonstrated the result to our existing customer base in a matter of weeks. It is a very visual and intuitive process for business users. Combined with Target's profound knowledge of the consumer finance industry, Interstage Business Process Manager has helped improve our consultative approach in client engagements and we are accelerating our open platform Web-deployment strategy."

"Interstage has enabled us to further differentiate our product proposition, functionality and capability. It has enabled us to reduce time to market and accelerate our strategy towards a web-based deployment," concludes Evans. "We have a more professional consultative approach that allows us to engage more effectively with clients on a stronger footing, which gives them the confidence that Target can deliver."