

## «COMIT tackles problems in a quickly and competently.»

In July 2004, 11 regional banks terminated their membership of the RBA group of banks in order to win back their entrepreneurial freedom. Today, the 'Esprit banks' are cooperating by using collective banking processes and IT services.

Initially, when the 11 regional banks decided to leave the RBA group of banks, more questions than answers cropped up for all of the involved parties: Where – and at what cost – could the banks secure the necessary business services? What would their future IT look like?

Those were questions that the 11 regional banks bravely asked themselves. «In the RBA group, we were virtually forced to accept standardised services at fixed prices. That's exactly what we didn't want», explains Markus Boss, CEO of Regiobank Solothurn, which with 100 employees is the second largest of the 11 regional banks. At the beginning of 2005, the 11 banks formed a basic association (eG in German), with the goal of acting collectively yet autonomously in future. Markus Boss: «With us, every bank has a vote. We're not looking for majority solutions; rather, we're looking for the optimum solution for all of the banks involved.»

One of the most urgent tasks of the eG is IT. After they left the RBA group, continuing to work with the existing IBIS platform was no longer an option. The banks made their platform decision in November 2004 – in favour of Finnova. «The solution impressed us with its extensive functionalities, which cover our core business for the most part; yet at the same time the solution can be adjusted to the

needs of the individual banks.» Another advantage was Finnova's multi-client capability: Not only was it important to implement the new platform quickly at all 11 banks, the platform also had to allow for cost-efficient, collective operation.

Swisscom IT Services presented itself as an operations partner. Costs alone were not the decisive factor in terms of their selection as a partner: «It was important to us to have an operations partner that is financially strong and reliable, that takes risks for us and doesn't shy away from making investments in its IT infrastructure.»

### **COMIT as an operations partner – and as a Finnova specialist**

Since the end of September 2005, all 11 regional banks have been operating using the Finnova solution. According to Markus Boss, implementation by the partner entrusted with the job did not go entirely smoothly. «I understand it insofar as we are the first ones to employ Finnova in a multi-client operation.» Nevertheless, the trouble tickets that came on a daily basis – resulting from errors during data migration, the application of additional software patches or simply operating errors – occasionally gave him cause for concern.



Markus Boss, CEO of Regiobank Solothurn, and chief executive of the Esprit-Banken Association.

As of 1 January 2006, COMIT assumed responsibility for the operation and application management of the Finnova platform. The detailed questions regarding parameterisation and the further development of Finnova, which were still outstanding, were tackled quickly: «I'm pleased that COMIT developed the Finnova resources. Together with our own IT specialists, we were able to solve so many important problems and remedy the sources of trouble.» As a result, the number of user tickets decreased during the first quarter of 2006. Markus Boss: «Our IT platform has a stable operation today. Together with COMIT, Finnova and our own specialists, we are now working on exploiting their possibilities to the full.»

Today, COMIT provides the 'Esprit banks' with all of their IT services, ranging from the operation of the Finnova platform to support of the electronic workstations.

**Questions for Markus Boss, CEO of Regiobank Solothurn and chief executive of the Esprit-Banken Association**

**What form does the cooperation of the 11 regional banks take?**

We form a network that provides various services for all its members. A couple of those services are optional; others – such as the IT platform – can only be had as part of the group, due to their complexity.

**How much overhead does this network generate?**

All of the participating banks contribute something directly to the Association. At the interface between the banks and vendors, there are four additional employees who provide a very distinct understanding of IT, among other things.

**What are the advantages of your network?**

Acquiring services is less expensive for every individual

bank, and the stance with regard to the service provider is more effective. We also minimise risks when we access a pool of specialists collectively. Imagine what it would be like if each bank claimed the available Finnova specialists for itself alone: that would be disastrous for all the others.

**By bringing them into your operations, COMIT has virtually become your sole IT provider.**

That seems sensible to us at the moment. However, we reserve the right to evaluate other providers at the end of the contract and to switch providers, if necessary.

**What do you like about COMIT?**

The will to detect problems and solve them as quickly as possible. Also, user support is very good. Finally, COMIT cooperates well with the Finnova software company.

**The Esprit banks**

The 11 regional banks are dispersed across a wide area from the Bernese Oberland, across the Swiss plateau (Mittelland) to the Zurich region; in no way do they give the outward impression of a homogenous group of banks. They do have a business model in common: Each one of them is an all-purpose regional bank with a focus on interest business and retail banking. Altogether, the 11 banks employ around 400 people, and their combined balance sheet total equals approximately 9 billion CHF a year.

- Amtersparniskasse Schwarzenburg
- AEK BANK 1826 (Thun)
- Bank EEK (Bern)
- Bank Thalwil
- BBO Bank Brienz Oberhasli (Brienz)
- Bezirkssparkasse Dielsdorf
- Ersparniskasse des Amtsbezirks Interlaken
- Ersparniskasse Rüeggisberg
- Regiobank Solothurn
- Spar- und Leihkasse Bucheggberg (Lütterswil)
- Spar- und Leihkasse Frutigen

**Services and scope of the project**

COMIT supervises the entire IT provision for the Esprit banks:

- operation of the Finnova platform;
- application management, including databases;
- user helpdesk;
- operation of the decentralised IT infrastructure: client/server services; for roughly 400 workplaces, network management, software management
- output management: office print services and dispatch.