

"We appreciate the quick answers to questions put to the Bdoc teams"

# Crédit Agricole: banks on Bdoc suite



APIS-CA, publisher of the banking platform Ex@ used by ten regional branches of Crédit Agricole, has adopted the Bdoc suite for the management of agency publications. This choice responds to the desire to harmonize all client documents published by the platform.



Alain RAIBAUT

Desktop publishing Project manager at APIS-CA

## Snapshot of APISCA-CA

APISCA-CA, 100% subsidiary of Crédit Agricole, publishes the Ex@ banking platform application for the Ex@ community account, which groups together ten regional branches of Crédit Agricole.

Number of employees: **250**

## Key figures

- **300** document models are used by **14 000** employees. On peak days, more than **12 000** documents are published per regional branch (a regional branch has around **200** agencies).

## Benefits

- Very good applicative integration.
- Homogenisation of document presentation.
- Paper cost reduction due to the quasi-total elimination of pre-printed documents.
- Dedicated expert consultant at Bdoc, support in view of system optimization.

With 250 employees, APIS-CA is one of the major computer entities of the Crédit Agricole group. The company is the publisher of the Ex@ (Reference Information System or RIS) platform, complete and unique, which covers all the IT needs of the ten regional branches of Crédit Agricole, the Ex@ community. "Our role is to develop and maintain the business application software with regard to the product plan established by our steering committee and, of course, to 'emergencies' related to the change in user needs", explains Alain Raibaut Desktop Publishing Project Manager at APIS-CA.

## An important in-depth work

In 2000, APIS-CA decides to set up a new "standard" agency work station, developed in "Web" technology. APIS-CA then chooses to integrate the Bdoc suite in its Ex@ platform for the management of agency publications. This choice had also been done by other RIS of the CA Group. The objective is to take care of the production and the maintenance of publications for a large community of users (14 000 stations), in the most simple and reliable way possible.

In the framework of this project, the documents at all the regional branches of the Ex@ community have been made uniform. "Upstream, we have carried out an important in-depth work to ensure that the reference documents created would suit everybody. A working group has been set up for this purpose, with the mission of permanently supervising the harmonization of documents." For document management, a specification schedule has been made on Bdoc servers, a cross-functional and user-friendly tool, using Word for design; compositing is automated without recourse to word processing which is use only for viewing and printing personalised documents.

## 300 type models

Bdoc is integrated into the Ex@ platform in a few months. *"We did not start from scratch since one of the branches was using Edinat, a forerunner of Bdoc. We have imported their model, which we used as a development base"*, explains Alain Raibaut. The integration of the Bdoc suite into Ex@ went on very well. The Bdoc teams supported us all through the project and we received training which ensured we became totally autonomous.

Today, the 300 document models used by the regional branches are exclusively managed in Bdoc. *"We develop new models and modify the old ones when necessary. The documents have quite a short life span as they are subject to regulatory developments."* But, moreover, since the banking sector is extremely competitive, the renewal of offers is an on-going process. Thus, new contracts are regularly created.

*"As regards the creation of new documents, we have to be very responsive; we take full advantage of the functionalities of the Bdoc suite which enable, in particular, factorizing the common elements to many designs."*

## Reduction in printing costs

As for final users, at the end of the creation of contracts or the conduct of operations in the Ex@ platform, the documents are automatically published based on the client data: credits, Compte Service Crédit Agricole (CSCA), Prédica, Pacifica, opening of account, PEL/CEL...

*"Bank applications send the data flow in the form of xml flow or text file. These flows are assembled with the corresponding models to form the final document on which the agency user can make no change. The content of certain contracts (particularly loan) is adapted to the office through parameter setting. Thus, the content of contracts corresponds perfectly to each case, without extra work for the final user, explains Alain Raibaut. Everything is done in a transparent manner and the only operation possible, once the document has been created, is printing."* And, as regards printing, cost reduction is achieved! Only white paper is now required. *"The logos are directly incorporated into the documents at the time of their publication. Thus, the regional branches save, both on the purchase of pre-printed items and on stock management."*

Archiving is done manually to comply with legal constraints in the banking sector. *"Documents cannot be archived in electronic format since only documents signed by the client have legal standing."*

## Close support

Following on the successful integration of the Bdoc suite into the Ex@ platform, APISCA intends to upgrade and optimize the system: *"To improve operation, we are presently migrating towards the Bdoc 2.6 version. Our Business Document consultant is very much with us, it supports us in this project as from its study stage"*, appreciates Alain Raibaut. *"The new suite offers an installation mode compatible with the utilization mode of the Ex@ platform and adds simplicity and reliability. We will also set up the Bdoc Edit module to take into consideration the specificities of the office's system, on which, in its present state, it is not possible to use Bdoc Web. Once more, our consultant advises us, helps us to ask the right questions, to make the right choices and to refine the parameter settings."*

Over time, it is thus a true partnership relation which has developed between APISCA-CA and Bdoc. *"We have an excellent collaboration and we appreciate the great responsiveness of the Bdoc teams."*

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