

## BENDIGO AND ADELAIDE BANK — ACHIEVING FINDABILITY OF CUSTOMER DOCUMENTS

Bendigo and Adelaide Bank is a large Australian bank with around 7,000 staff helping over 2.3 million customers. With a history stretching back to 1858, Bendigo Bank's long-standing purpose is to feed into the prosperity of customers and communities. Today's Bendigo and Adelaide Bank Group is the product of more than 80 mergers and



Nathalie Moss, practice lead for lending technology

Source: Bendigo and Adelaide Bank

acquisitions, each delivering opportunities and challenges – among them are the legacy systems that come with each transaction.

In 2021 the bank embarked on a project to consolidate its document management systems — a project that served as the foundation for a more extensive lending transformation across the bank. Consolidation involved the monumental task of retrieving *fifteen million documents* from many disparate systems. I recently spoke with Nathalie Moss, practice lead for lending technology at the bank, to hear how her team, backed by partner organization [Infosys](#), achieved success, going live in just eighteen months.

### DOCUMENTS STORED BY DIFFERENT PEOPLE IN DIFFERENT PLACES FOR YEARS

Anyone who has been through a loan application understands the sheer volume of documents generated by that process. Inbound documents include identification and supporting evidence of collateral against the loan, while outbound documents include various communications from the bank, such as, hopefully, an offer letter.

The Bendigo and Adelaide Bank services key customer segments through several brands, with some operating on different systems and conventions, producing variable customer outcomes. To address this, documents and associated metadata needed to be consolidated in one secure place with a standard structure to provide a consistent service for the customer.

Meanwhile, outbound documentation was made compatible across all brands using a standard schema. For example, an offer letter would include the standard schema of information pasted into the letter, with a different skin depending on the brand.

## THE SOLUTION: MICROSOFT SHAREPOINT ONLINE

The bank selected [Microsoft SharePoint Online](#) as its central repository for documents, mainly because it already had a relationship with Microsoft and used the on-premises version of SharePoint. Among other upsides, employee familiarity with Sharepoint shortened the learning curve for the new system.

SharePoint Online is a cloud-based service hosted on Microsoft servers. Used primarily for collaboration, file hosting and document and content management, SharePoint is highly configurable. SharePoint Online operates with shared tenancy, sometimes impacting performance if multiple users hit the system hard.

The bank implemented SharePoint Online alongside Amazon Web Services (AWS) microservices for orchestration and Google Cloud for the data warehouse. APIs for uploads, downloads and feeds to other systems were written in microservices on AWS.

With SharePoint Online, bankers can collaboratively access and modify content and documents in real-time. Infosys used Microsoft's [SharePoint framework](#) to build a custom front end to easily access SharePoint Online content libraries, including dragging and dropping files and filtering and searching metadata, banker's name and document name.

The cloud-based platform enables the bank to define security groups and manage permission levels for audit and compliance. Because of the volume of customer data and types of data stored, Infosys implemented several additional controls to mitigate the opportunity for and impact of any potential breaches and to significantly increase the privacy and security stance of the document store.

Infosys also enabled multiple entry points and worked with the business to create appropriate collections and role-based access controls, reducing the breadth of employees' searches and making documents more findable, enabling a unified whole-of-library approach to data points.

The results? SharePoint Online has improved efficiency, reduced duplication of documents, improved security and enhanced regulatory compliance, all while allowing

the bank to retire legacy systems. The new system has mitigated accidental loss, misfiling, version splintering and momentum that previously would be lost by a customer's banker being away from work.

For the bank, the critical benefit was findability. Staff can now serve customers faster and easier due to the centralized document storage and common searchable access approach—resulting in more satisfied customers.

## THE IMPLEMENTATION PARTNER: INFOSYS

Moss had worked with Infosys previously, so a certain level of trust was already in place. Infosys still had to beat stiff competition to win the bank's business. The bank selected Infosys because of its extensive experience working with Microsoft SharePoint and the Infosys Cobalt cloud ecosystem.

During the implementation of the project, Infosys was able to draw on its breadth and depth of expertise. The bank's partnership with Infosys involved the people assigned directly to the project and a group of Infosys professionals in the background who had the knowledge base of solving similar problems for other customers.

## WRAPPING UP

Moss spoke of the challenge of finding documents stored by “different people in different places over many years” and gaining stakeholder consensus to forego stovepipe systems for one standard approach across the enterprise.

Moss advises not just putting new documents into the new system but formulating a complete plan for migrating existing documents and decommissioning legacy systems. Apart from the obvious financial benefit of discontinuing outmoded approaches, this kind of visible progress can boost the team and keep sponsors motivated.

In the case of Bendigo and Adelaide Bank, Moss went live with the new system in eighteen months, after which the team kept migrating systems monthly – delivering a drumbeat of wins for the group each month.

## IMPORTANT INFORMATION ABOUT THIS PAPER

### *CONTRIBUTOR*

[Patrick Moorhead](#), CEO, Founder and Chief Analyst

### *PUBLISHER*

[Patrick Moorhead](#), CEO, Founder and Chief Analyst at [Moor Insights & Strategy](#)

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