



KNOWLEDGE SHELVING & WIRING

**CONNECT BUSINESS KNOWLEDGE
TO SYSTEMS, PROCESSES AND USERS**



Enhancing Customer Centric Organizations to Deliver Business Value Through Knowledge

Shelving and Wiring

RAMYA S IYER

The compelling dynamics of growth in the Banking and Financial services (BFSI) sector faces the challenges of addressing and managing the necessary change management, which is the order of the day. Hence, Global Implementation becomes difficult due to the below reasons:

- Changing and dynamic implementation timelines
- Increasingly complex global roll-outs with multiple simultaneous streams
- Predicting timelines for global roll-outs
- Cost, schedule and effort overruns in multi-location / multi-LOB implementations
- Limited bandwidth impacting time to market

Banks and financial institutions can address this challenge by leveraging their internal knowledge repository. Hence, there is a need for a framework that assists in implementing banking solution initiatives through progressive modernization in a non-disruptive manner and with a high degree of flexibility, scalability, predictability and repeatability.

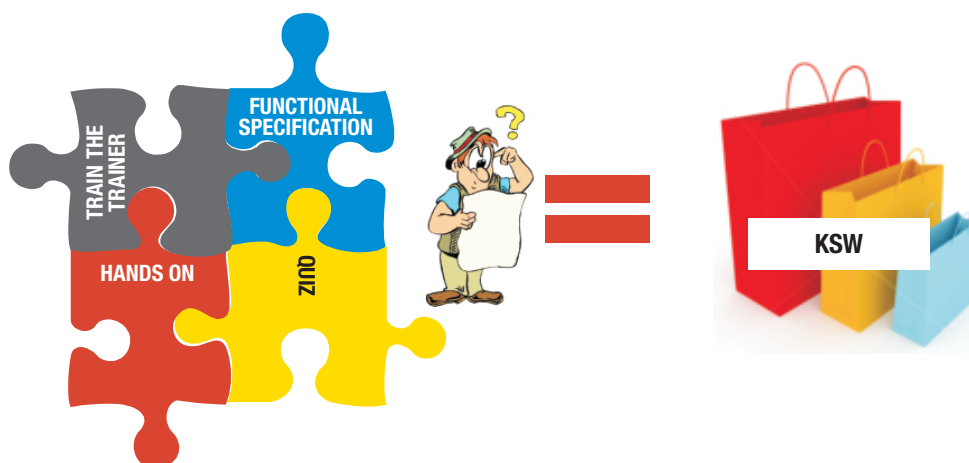
Are you getting the best out of the current **global implementation?**

To deliver high business value through implementations, **Knowledge Shelving and Wiring (KSW)** uses the rapid accelerated methodology for capturing the 'as - is' business process of a banking system at multiple levels of detail.

KSW combined with accelerated methodology offers the following advantages:

- It enables implementation of banking solution with minimal gestation period.
- It offers a non-disruptive approach that has minimal business impact.
- It considers important features for Business Launch, and deferrable features for subsequent launches.
- It encourages bank users to acclimatize during initial Business Launch, gain early buy-ins and further refine business clarity.
- It enables bank users to have a feel of the product and discover additional requirements as they use the system.

KSW can be defined as a framework for classifying, storing, and organizing Process Information constituting an identified business area covering the breadth and depth of the numerous modules in the Banking environment representing **Bank in a Box** concept.



Business grid, which lists down all the Use Cases for the module, is the first case in the construction of the Business Process Map (BPM)

Parameters setup with screenshots is the part of the BPM

Interface diagram highlighting the interactions with product processors is part of the BPM

Functional Specifications (FS) needs to be referenced only for greater details of specifications, other than functionality and process flows

Storyboard depicting the process flow and the key attributes at each process and sub-process level

All the happy and Exception Business scenarios with end-to-end flow

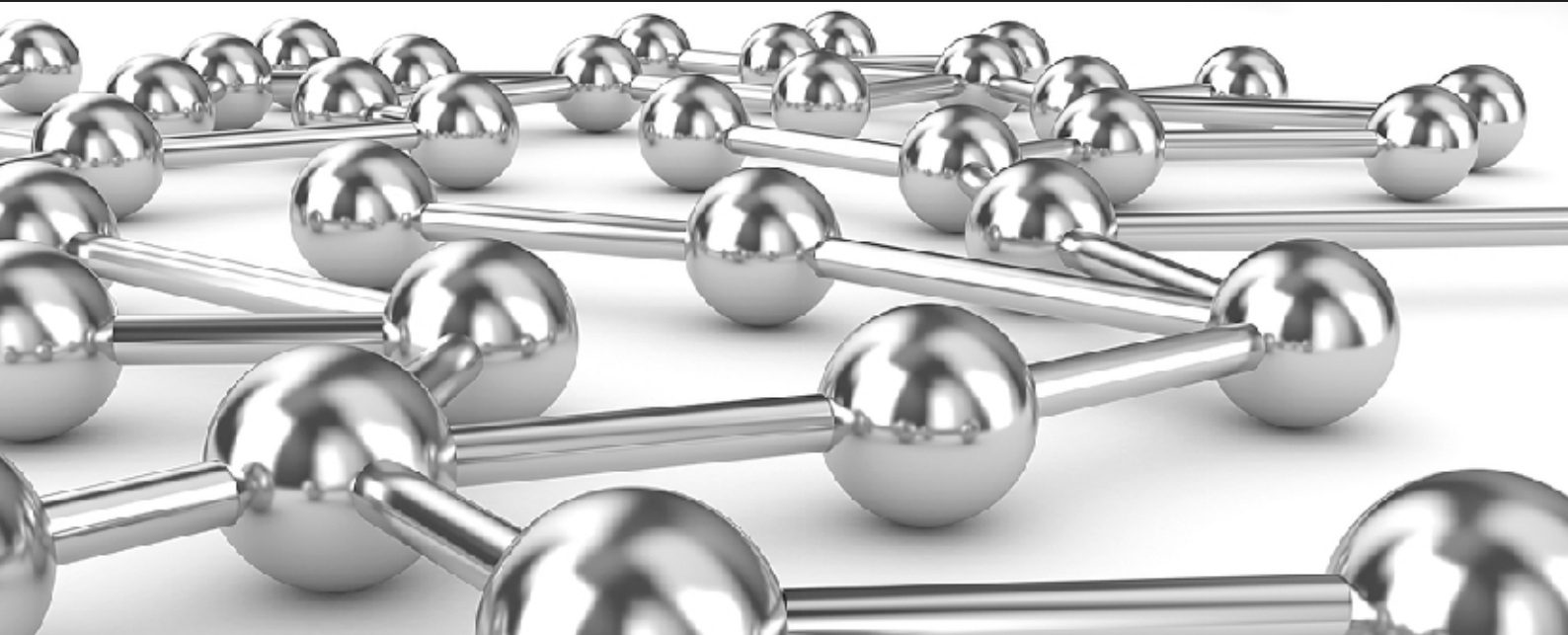
The Business scenarios constitute process flows screenshots which go hand-in-hand for easy understanding

Validations at the eclipse and host level are explained in the BPM

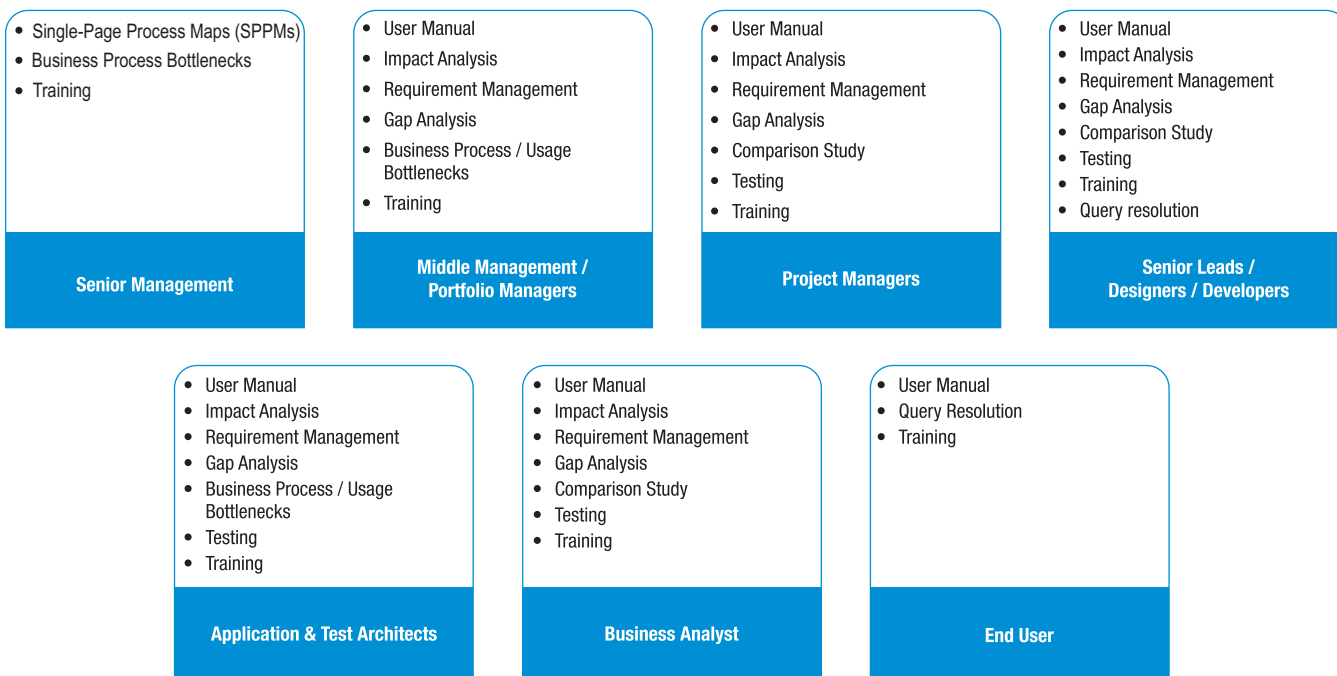
Data requirement is also available in the BPM

On the whole BPM will be used for the following purposes:

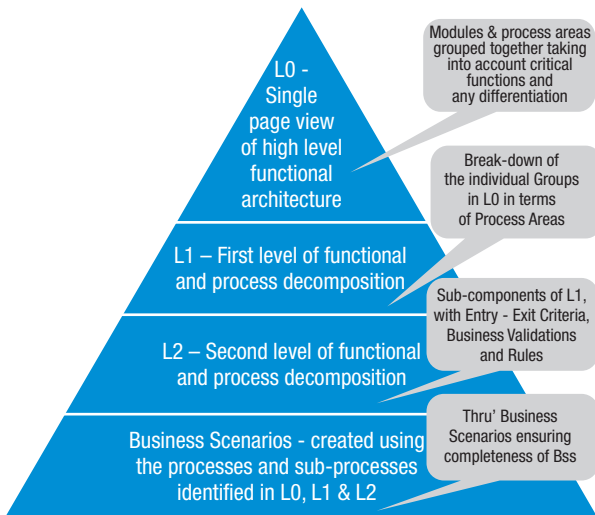
- Impact Analysis
- Requirement Gathering
- User Manual
- Gap Analysis
- Comparison Study
- Testing



KSW Benefits to Roles



Connect Business Knowledge to Systems, Processes and Users



The Inside-Out view

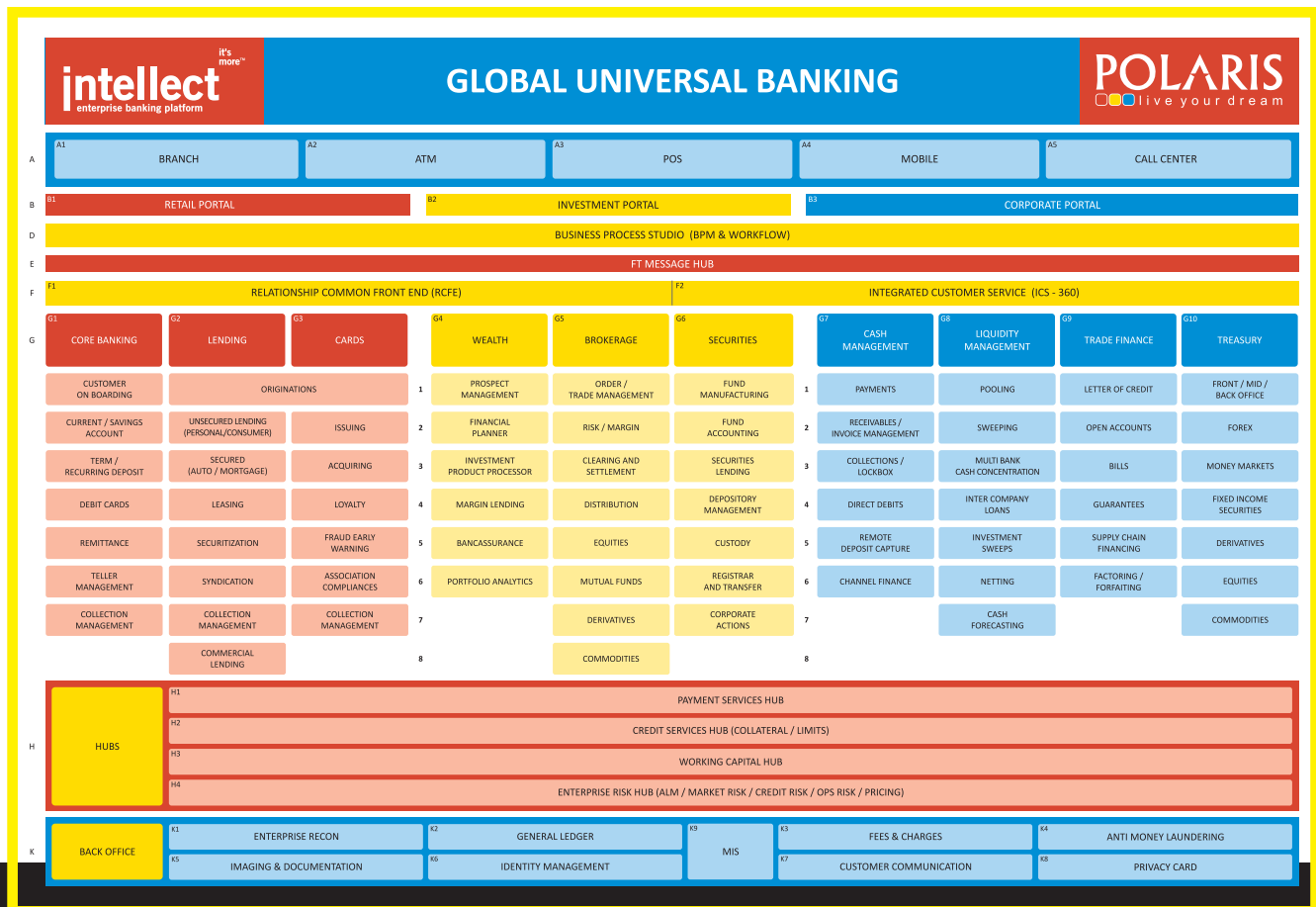
KSW is conceived and constructed keeping in mind the needs of the business user community in terms of how information is acquired, evaluated and applied when business knowledge is translated to technology and thus influence the way a business user interacts with technology.

Ability to conceptualize the breadth and depth of a complex application landscape in an easy-to-understand, functional block model

Brings out the functionalities of the process / sub-process in each module through business scenarios

The diagram above provides an overview of KSW

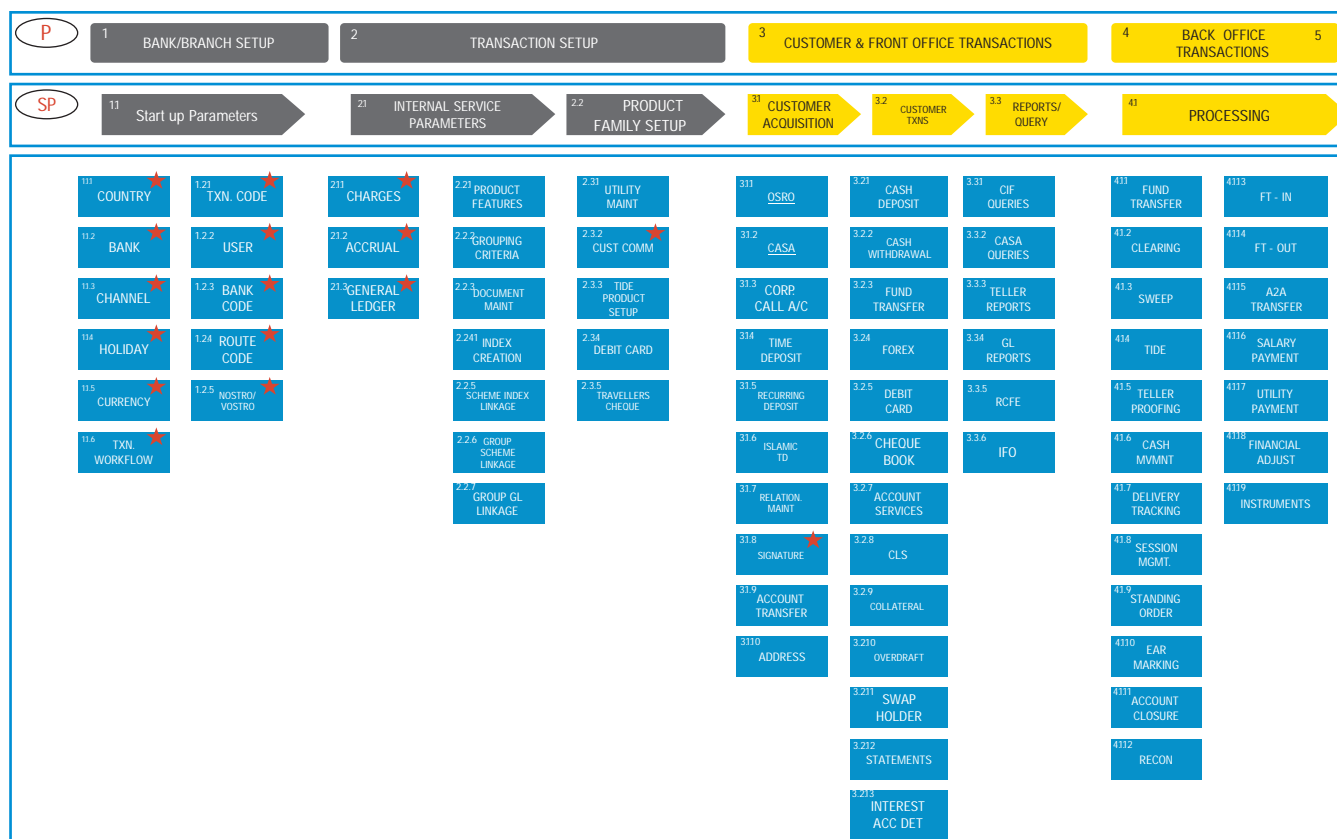
KSW uses Polaris' Global Universal Banking LO Framework



Inside-Out and Outside-In views provide a 360° Understanding of Banking functionalities

Polaris' Level One (L1) architecture includes and represents all modules that go towards performing banking activities, extending from parameter set up to back office functionalities such as Currency and Holiday set up in Parameter set up area to Teller, Single Account Opening, Standing Instruction and Anti Money Laundering functional areas. Though the L1 architecture might see changes from bank to bank, these will be marginal re-arrangement of the blocks given that banking functions are basically standard. Through color coding, the blocks of varying colors represent 'One-Time Set Up', 'On-going transactions', 'Process Area', and 'Sub-Process Area'. All these areas are linked together through numbering.

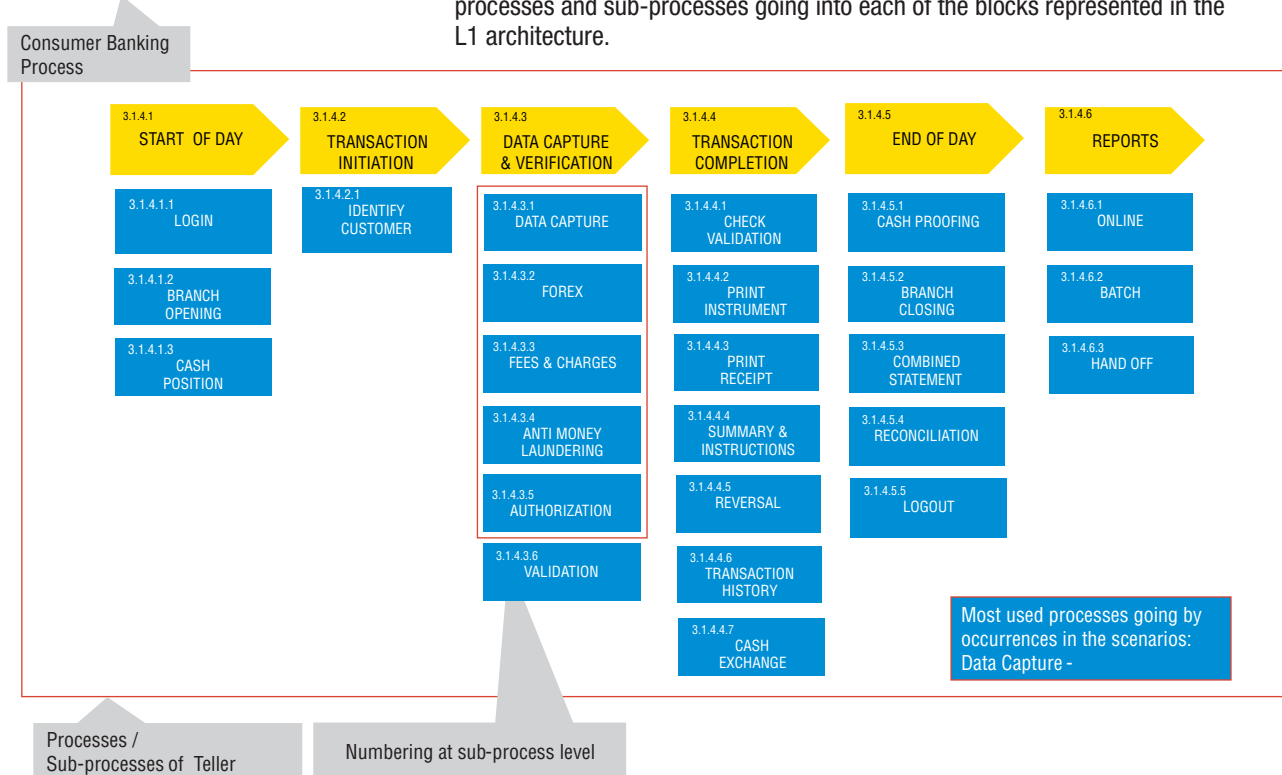
L1 Architecture - Retail Banking



- ★ - Indicative components which can be shared across product lines.
- P - Process
- SP - Sub Process
- Grey Blocks - Onetime setup
- Yellow Blocks - Ongoing transactions

Teller - Level two (L2) Architecture Business Process

Each block falling below the yellow bands is further drilled down to Level two (L2). L2 is the pictorial representation of the Business Process Map containing the processes and sub-processes going into each of the blocks represented in the L1 architecture.



The top line of yellow blocks names the processes that go into the functionality of 'Teller'. The blue blocks represents the sub-processes into which the process may be split to form the L2 architecture.

- Captures domain knowledge in terms of process groups taking into consideration critical functions and any differentiators
- Captures all processes and sub-processes in an identified process group
- Documents the processes (in its entirety) including process touch-points, handoffs and interfaces

KSW also captures the sub-processes going into the Product Family Set Up and Interface diagram bringing into context the other systems with which the selected system is interfaced. The blocks falling within the Product Family Set Up are further enhanced by screenshots that are attached to each block.

Once the L2 architecture of an identified module is captured, it is further explained and enhanced by business scenarios.

A business scenario is constructed using processes and sub-processes that constitute the L2 architecture of a module. It may be a Happy or an Exception Scenario. At the business scenario level the sub-processes are also elucidated by screenshots.

Business scenarios are also captured in a Business Scenario Grid. The Business Scenario Grid identifies all functionalities that go into each of the sub-process thus ensuring full coverage.

The KSW framework has proved successful in the global rollout and implementation of an international financial conglomerate that operates in more than 100 countries covering various aspects of banking such as consumer, corporate, investment banking and insurance

ABOUT THE AUTHOR



Ramya S Iyer is a program manager in consulting services division, Knowledge Shelving and Wiring (KSW) services for Polaris Financial Technology Limited. She has 9 years of experience in the banking sector specializing in application business for banking operations, consulting, management and development.

Ramya has been instrumental in developing KSW services based on Polaris' framework. Her paper on KSW services was presented at the Polaris Financial Technology Conference (PFTC 2010), held in Chennai, India. She has a Graduate degree in Computer Science and holds a Masters degree in Business Administration from the Madras University. She can be contacted at ramya.iyer@polarisFT.com.

Sample Business Scenario - Teller

Iteration # 1 - Teller Functions		BS1	BS2	BS3	BS4	BS5	BS6	BS7	BS8	BS9	BS10
Functions	Withdrawal										
	Cash	x	x	x	x	x	x	x			x
	Forex (Different Currency)										
	Purchases										
	Manager's check										
	Demand Draft										
	Encashments										
	House check	x	x	x	x						
	Travellers check						x	x	x		
	Manager's check										
Business Scenarios											
Cash Withdrawal	Account holder walks into the bank to withdraw cash from his/her account, reversal happening on the same day										Happy
	Account holder walks into Bank for cash withdrawal from his/her account but fails to withdraw due to 'Staff Self transaction' / 'Closed Account Status' / 'Invalid Account Number' / 'Insufficient funds for SA'										Exception
	Account holder walks into Bank for cash withdrawal from his/her account but fails to withdraw due to 'Blocked Account Status' / 'Dormant' / 'PND' / 'Whereabouts unknown' / 'Insufficient funds for CA'										Exception
	Account holder Walks into the bank for cash withdrawal Amount exceeds Teller's limit										Exception
	Account holder walks into Bank for cash withdrawal, validation for Anti Money Laundering limit										Happy
	Account holder walks into the bank to withdraw cash from his/her account with a different currency and Teller encounters account status pending closure										Happy
	Account holder Walks into the bank for cash withdrawal with the different currency encountering signature verification failure										Exception
	Account holder Walks into the bank for cash withdrawal with the different currency encountering ATM PIN failure										Exception

Conclusion

In today's competitive market, KSW is a champion methodology for global rollouts and implementations. It serves to:

- Capture and document the processes (in its entirety), process touch-points, interfaces, handoffs, break-points and business rules
- Connect business knowledge to systems, processes and users
- Communicate the knowledge in an understandable form to educate the user and thus influence the intended outcome
- Facilitate development and improvements of business functionality and processes

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