**Banque Accord Restores IT Agility With MEGA**

Banque Accord, the financial subsidiary of the Auchan group, offers products and services in three main areas:
- Issuance and management of credit/debit cards
- Financial and non-financial services
- Management of electronic banking for partners

The range of offerings varies by the Group’s different companies and brands in many different countries. More than 6.4 million customers currently use Banque Accord’s financial services.

**The Context: Recovering the Agility of the Information System**

Banque Accord’s IT department succeeded in sustaining company growth, as well as the internationalisation and diversification of the bank’s activities. The IT system was built step by step, gradually integrating different departments and specialties (from the mainframe to Web services).

The “fastest and best” approach to developing new applications proved, at first, to be highly beneficial to building a completely new activity. However, the limits of such an approach quickly became apparent with an IT system that was becoming more and more complex, heterogeneous, difficult to maintain, and sometimes redundant. With this in mind, it was becoming very difficult to maintain an adequate skill level to support all of the technologies deployed.

**A Large IT Renovation Project**

Faced with these challenges, the IT department decided to formalize a new blueprint to ensure the sustainability, responsiveness, and productivity of its IT system, as well as to decrease its operating costs.

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**About Banque Accord:**

Financial subsidiary of the Auchan group.

The only French bank that is 100% owned by a retail group.

3 activities:
- Issuance and management of cards (customer, bank, gift).
- Financial and non-financial services (consumer credit, Insurance and savings products, etc.).
- Management of partner chains’ electronic banking.

6.4 million customers in 2010.

Almost 2000 employees across the globe.

www.oney-banque-accord.com
Before, there were many of us doing the same thing, but differently. Tomorrow, there will be many of us who can do the same thing, but we will all work according to the common architecture framework and everything will be done just once."

Philippe Eymond, Head of the Information Management, Architecture and Method Department

Beyond the technical aspects, this project has an important organizational component that includes four main areas:

− an enterprise architecture approach to the IT system
− a project management method
− a policy of quality and continuous improvement
− a new methodology framework for designing and developing the applications implemented through a cross-functional project (named the Descartes project, an allusion to the Discourse on the Method by Rene Descartes).

The Descartes project focuses on reinforcing the professionalism of the IT teams, to boost efficiency and performance while guaranteeing control and consistency of the IT system in the long term.

A new Design Methodology Based on MEGA’s Enterprise Architecture Framework

Rather than starting from scratch, Banque Accord wanted to use an existing methodology that reflects the state-of-the-art in enterprise architecture.

The MEGA approach was chosen for three main reasons:

1. Its ability to pragmatically cover all of the stages involved in conducting an IT project, from validation of the project to making the solutions in production sustainable.
2. Its ability to interact with the reference frame of the enterprise architecture: use of the reference frame’s components; supplying this reference frame with the elements formalized within the context of the project.
3. The fact that it can be «industrialized» by implementing a modelling tool, in this case, the MEGA System Blueprint.

By clearly defining the documentation rule for each of the stages of the project, the methodology framework offered by MEGA strengthens the maintainability and therefore the sustainability of the IT system. As necessary information is no longer kept exclusively in each person’s head, it is also easier to develop multiple skills within the context of this new method of organization.
Efficient Assistance From the MEGA Consulting Team

Banque Accord found in MEGA’s consulting teams the abilities necessary to transform the practices of an IT system:

- Pragmatism and flexibility to adapt the existing methodology framework to the specific characteristics of Banque Accord’s environment,
- Consultants’ expertise in IT management,
- Know-how concerning support during the change,
- Abilities to transfer skills to the IT teams through different pilot projects

As acknowledged by Philippe Eymond, head of the Information Management, Architecture, and Method Department at Banque Accord, the fact that the IT teams now consider the new methodology framework to be their own is the most striking evidence that the MEGA consultants succeeded in the mission entrusted to them.

A Well-equipped Approach Making it Possible to Reap the Benefits of Collaborative Work

Banque Accord, with the support of MEGA, developed an Intranet site that enables documentation and sharing of all manipulated data at each stage of the project.

From the preliminary study to the production of the application, IT employees now formalize all data necessary for conducting the project in the MEGA Reference Frame. Objectives, requirements, business processes, the functional architecture, and the application architecture, as well as all of the models that make it possible to support the application development cycle (data models, interaction scenarios etc.) are accumulated within a common base.

Using this data, an Intranet site is automatically generated. When connecting to the company’s Intranet, all of the data can be consulted dynamically from different entry points (by process, by project etc.). All of the data created or updated as part of a project contributes to the enterprise architecture reference frame and can be re-used in other projects.

“T
he consultants from MEGA are now well known and valued within our IT team. They showed great flexibility in adapting to our environment, all the while making good use of the richness of their enterprise architecture framework, the result of more than 20 years’ operational experience. We now feel that this framework is our own, which is the best proof of success”

Philippe Eymond, Head of the Information Management, Architecture and Method Department
Indisputable Progress in Collaboration Between all of the Company’s Stakeholders

The new methodology framework has made it possible to strengthen collaboration between each of the stakeholders by clearly defining their roles (business, project management assistance, IT).

The exact definition of how to carry out and document the various work done within the context of an IT project strengthens the professionalization of departments and authorizes deployment of good practices, similar to the type followed by the CMMI framework.

Beyond the advantages of controlled information architecture, the IT system benefits from the satisfaction of its employees, who reinforce their skills with knowledge based on the latest technology in the market and recognized by the entire IT ecosystem.

Long-lasting Benefits

The deployment of the MEGA framework is making it possible for Banque Accord to restore agility to the IT system by responding to user demands with efficiency and performance. This architecture framework allows the IT system, in terms of duration, to bring it into line with Banque Accord’s strategy.