



Innovative online services  
for retail banking customers thanks to nearshoring  
partnership with mimacom

**PROJECT DETAILS**

**Industry:** Financial Services

**Users:** new customers,  
existing customers, customer advisors

**Team:** currently > 25 team members

**Development period:**  
Various projects since 2018

**Number of applications  
developed and supported:** 17

**PRODUCTS / TECHNOLOGIES**

- Docker, Java, JavaScript, JPA,
- JUnit, Oracle, Spring, Spring Boot,
- Spring Data, Spring MVC, Vue.js,
- yarn, Bamboo, Git, Maven

**Migros Bank's digital offering includes advanced products with groundbreaking online services.**

**MIGROSBANK**

These range from opening accounts to making appointments via the website to e-banking to online mortgages. For the expansion and further development of its digital services, Migros Bank has been relying on a partnership with mimacom for several years now.

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*When it comes to developing software solutions at the customer interface, mimacom has been a partner for years. With its agile project approaches, mimacom brings real merit.*

**Daniel Bolt**, Head of Business Development, Migros Bank

## OUR SERVICES



Digital strategy consulting



Solution concept and design



User Experience



Scalable Nearshoring



Software Development



Operation, maintenance and support

### Background →

#### Digital Services: Focus on user experience for banking customers

The retail banking market is highly competitive and today's bank customers expect a comprehensive range of online services. Therefore, in 2018, Migros Bank was looking for a digitization partner for the implementation of customer applications and services, who consistently takes the customer's point of view into account when implementing software projects. The offer of mimacom covers the requirements of Migros Bank in all aspects.

### Solution →

#### Dynamic development capacities thanks to nearshoring model

Migros Bank is constantly expanding its range of online services for its customers and is continuously developing the application infrastructure. Since 2018, mimacom has been supporting Migros Bank as a partner with a highly flexible and transparent nearshoring model. Core and control functions, such as user experience, business analysis and requirements engineering are performed locally in Switzerland and at the customer's site together with Migros Bank specialists. This results in short communication and decision-making paths, which creates the basis for a trusting and cooperative partnership. Highly qualified developers from the Spanish near-shoring team, together with the local employees, form high-performance, inter-

disciplinary teams that can deliver independently. This composition enables services and solutions to be provided at a high and constant quality level. Another advantage of the nearshoring model is that development capacities can be quickly and easily adapted to changing circumstances. In this way, mimacom can access the expert knowledge of more than 350 specialists in Switzerland and at its nearshoring locations and allocate them quickly in a way that adds value. In 2020, more than 20 mimacom developers were working in Switzerland and increasingly abroad to meet Migros Bank's digitalization needs.

#### A software project grows into a partnership

mimacom had the opportunity to prove its competencies in the project "Online Appointment Management" and convinced with speed, efficiency and quality during the realization of the product. Furthermore, the hybrid implementation model was convincing, bringing onsite and nearshore experts together in a target-oriented way and thus maximizing the quality of the output. As a result, Migros Bank chose mimacom as an important partner for the development of customer applications and services.

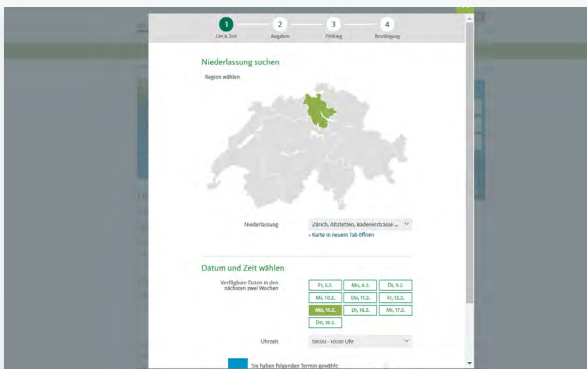


## The Chronology of a Success Story – Digital Banking Services at a Glance

### Project 1 →

#### Online appointment setting for new customer acquisition


With the online appointment management, mimacom realized a digital touchpoint for visitors to the Migros Bank website. Customer appointments are an important basis for new and existing customer business. The online appointment management automates the appointment allocation in the 68 branches of Migros Bank and enables a qualified appointment preparation with the help of automated workflows.



Schedule online 24/7 an appointment with the customer advisor.

The application automatically provides the customer advisor with all appointment information, enabling optimal preparation for the meeting with a minimum of time. Since the introduction of online appointment management – which now also allows requests for online appointments via video call – Migros Bank has seen an increase in the number and quality of advisory appointments arranged.

Since the fall of 2018, the online appointment system is available to all private and corporate customers at [www.migrosbank.ch](http://www.migrosbank.ch) in the sections Investment, Mortgages and Financing.

 Project duration: 6 months

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*With mimacom, we have been able to introduce numerous online services for our customers in recent years: Online appointments, online mortgages, video onboarding and the expanded advisor workstation increase efficiency in customer service and enable an optimal customer experience online as well as in on-site consulting.*

**Daniel Bolt**, Head of Business Development, Migros Bank

### Project 2 →

#### Online mortgage

With the online mortgage, Migros Bank offers the possibility to obtain and apply for mortgage offers directly via the Internet.

The online mortgage tool offers an individual mortgage calculator. Based on the purchase price, own funds and income, the customer is presented with three mortgage offers, which differ in their composition, duration and thus in risk profile.

The customer can now personalize his mortgage by adjusting the tranches to his needs and then apply for the online mortgage by specifying the desired property, mortgage composition and exact financing. The application allows the user to upload all relevant documents (such as tax returns, salary statements, floor plans, etc.). The process can be interrupted if necessary and resumed at a later time.

During the processing by Migros Bank, the application informs the customer about every relevant event in connection with his mortgage application via e-mail, e.g. when the mortgage has been approved or further documents are required.

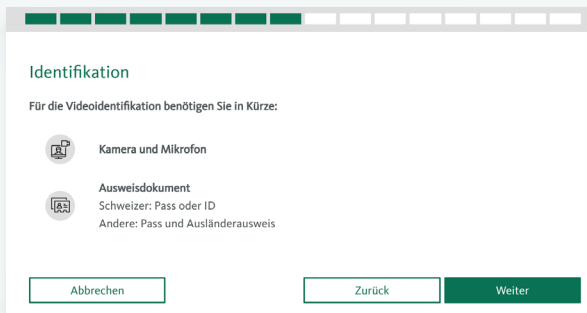
 Project duration: 12 months

### Project 3 →

#### **Customer onboarding via video identification: Media continuity-free digital processes for Migros Bank customers**

The newly developed customer onboarding application offers Migros Bank customers the possibility to order various financial products easily and conveniently online, and to conclude contracts directly. The customer only has to clearly identify himself via video identification and can then handle the ordering process easily and without media discontinuity. mimacom realized the front- and backend application as well as the interfaces to the required internal and external peripheral systems.

 Project duration: 10 months

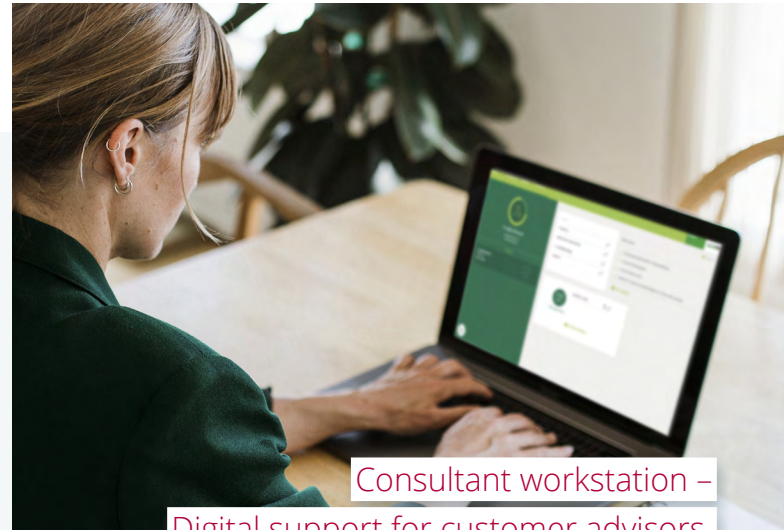


Order financial products online without media disruption thanks to video identification.

### Project 4 →

#### **Consultant workstation basic products**

Migros Bank's "Advisor Workplace" is a modular system that comprehensively supports customer advisors in their daily work. In addition to maintaining all existing modules, mimacom is constantly developing new ones (such as the creation of new customers or the opening of basic products) and runs the comprehensive system using DevOps team structures.



Consultant workstation –  
Digital support for customer advisors.  
Increased quality of advice for bank customers.

The expanded advisor workstation optimally supports the customer advisors in identifying customer needs, creates the basis for all-round advice and thus enables a highly personalized customer experience.

With its various modules, the advisor workstation is closely linked to Migros Bank's core banking system and displays all relevant data to the customer advisor within a few clicks.

 Project duration: 10 months

#### **Conclusion & Outlook**

Today, Migros Bank has numerous online services at its disposal. The initial project-related collaboration has developed into a solid partnership. Migros Bank is continuously expanding its existing online services in cooperation with mimacom's nearshoring development team. For new projects and the development of new features, specialists from the areas of user experience, requirements engineering, software architecture, and software development are available to Migros Bank as needed. Migros Bank thus has a flexibly expandable team at its disposal at all times for the implementation of its digital strategy.