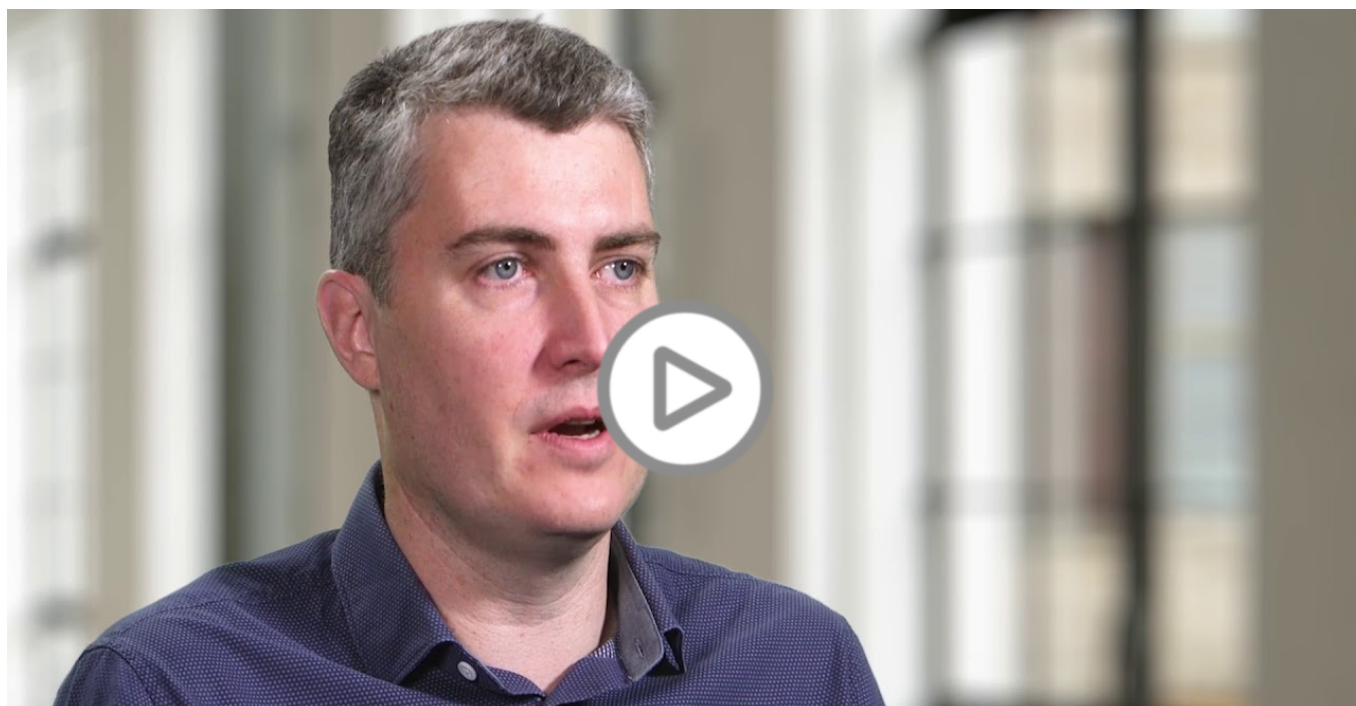


Solution: **IBM Cloud** Industry: **Banking**

UBank

Bringing digital banking capabilities to market faster with an IBM Cloud solution

After consulting with an IBM Watson and Cloud Adoption Leadership team, UBank launched new initiatives in an IBM Cloud Platform development environment, including RoboChat, a virtual agent that incorporates IBM Watson® Conversation technology to help customers apply for home loans.



02:45

Questions finishing home loan applications? UBank's RoboChat can help.

Business challenge

To operate more efficiently, foster greater innovation, and go to market with new features and products more quickly, UBank wanted to explore a platform as a service (PaaS) cloud development model.

Transformation

UBank launched new initiatives in an IBM Cloud Platform environment, including a virtual assistant that incorporates IBM Watson technology to support the bank's online home loan application.

Results

Speeds time to market

with an IBM Cloud Platform framework that streamlines development and empowers product teams

Supports innovation

with cloud-based IBM development resources that are quick, easy and cost-effective to deploy

Collaborates strategically

with IBM in a highly productive relationship built on a shared vision of UBank's business objectives

Business challenge story

Removing barriers to innovation

As a lean organization with a self-imposed limit on head count, UBank excels at finding innovative ways to meet demands. “Necessity is the mother of invention, so the minute you say that you can’t have more than 200 people, the creativity starts to flow,” says Jeremy Hubbard, Head of Digital and Technology for UBank. “We really see our company as a fintech with a banking license.”

Continually challenged to find more efficient ways to operate, UBank’s IT team wanted to explore a platform as a service (PaaS) cloud development model. “The attraction for us in moving to a PaaS solution was the idea of giving more control to our developers and reducing the need for additional resources,” says Hubbard. “The other driver was around speed to market and removing barriers in going from an idea to production.”

“IBM is helping us implement our vision of our ideal operating model... We’re fostering an environment that removes barriers and drives innovation.”

—Jeremy Hubbard, Head of Digital and Technology, UBank

Transformation story

Launching new initiatives with IBM

Discussing its interest in PaaS technology with an IBM Watson and Cloud Adoption Leadership team, UBank became convinced that an IBM Cloud development solution was the best fit for its needs. “Cloud Adoption Leadership is truly a differentiator for IBM,” says Hubbard. “The team has experienced engineers who are focused on a business outcome and are happy to work in a nontraditional way that’s not sales-driven.”

To see the benefits of IBM Cloud technology at work, UBank and an IBM Cloud Garage team selected an initial use case, focusing on the bank’s efforts to attract interest in its home loan offerings. “Rather than look solely at an email campaign, we built an app that plugs into Facebook and lets our customers refer Facebook friends to our home loan program,” says Hubbard. “We created a Ruby on Rails app that we hosted on IBM Cloud Platform, built a full DevOps pipeline around that, including automated testing, and

quickly went live.” Impressed by the development speed and minimal overhead required to run the platform, UBank proceeded with a second initiative in an IBM Cloud environment. Conducting a hackathon with an IBM Watson team, the bank evaluated a wide range of potential use cases involving cognitive technology, settling on RoboChat, a virtual assistant for its home loan application form online. “An orchestration layer built in IBM Cloud connects the IBM Watson Conversation service to any number of front ends where we want our virtual agent to appear,” says Hubbard. “Essentially, RoboChat is set up as an additional staff member providing a specific set of skills within our current live chat capability.”

Results story

Streamlining the route to market

The IBM Cloud solution offers the framework UBank needs to transform its operations for faster, more streamlined development and accelerated time to market for new products and features. “Our developers now are able to push code through to production without the need to have a tech ops person involved,” says Hubbard. “Our product teams can be truly autonomous and go from a new feature idea to launch without involving other teams and creating friction points. IBM is helping us implement our vision of our ideal operating model.”

And with cloud-based IBM development resources that are quick, easy and cost-effective to deploy, UBank supports the innovative approach that is key to its core mission as a financial technology (fintech) organization. “Previously, to get an idea up and running, we had to organize hardware, ops people and other resources on the back of a concept that might fail,” says Hubbard. “We had to spend a lot of time and money trying to prove out whether an idea could be successful. Now we can come up with a concept and push it out really quickly without the same level of rigor and cost involved. We’re fostering an environment that removes barriers and drives innovation.”

Finally, UBank appreciates its collaborative relationship with IBM and looks forward to continuing to work together to meet strategic objectives. “With IBM, we created a genuine partnership with a shared vision for our business,” says Hubbard. “It feels like we’re working with another startup—it’s really the right cultural fit for us, and that’s so important.”



About UBank

Established in 2008 and headquartered in Sydney, Australia, [UBank](#) is a digital-only bank. Offering services online, over the phone and through live chat, the business eliminates the costs of maintaining traditional branches and passes savings directly to customers. UBank focuses on offering simpler, smarter banking to its customers with its suite of transaction, savings and home loan products.

Solution components

- IBM Bluemix
- IBM Cloud Garage

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