



## Case Study

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# Content

- Introduction 3
- Corporate strategy 3
- Structure 4
  - FINS Holding (FINS\_HOLDING) 4
    - Governance 5
  - FINS Information Services (FINS\_IS) 5
    - Service management 5
    - Service desk 6
    - Application development 6
  - FINS Hosting (FINS\_HOST) 6
  - FINS Europe (FINS\_EUROPE) 6
  - FINS United Kingdom (FINS\_UK) 7
- Mandate for change 8
  - Service integration 8
- Services and providers (including contract arrangements) 10
  - Current service providers 12
    - BANK\_CO 12
    - CLOUD\_CO 12
    - DLAN\_CO 12
    - FINS\_HOST 12
    - FINS\_IS 12
    - MAIL\_CO 12
    - NET\_CO 12
    - OUT\_CO 13
    - PAY\_CO 13
    - SIAMRUS 13



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# Introduction

**FINS Banking Organization (FINS)** was formed in Germany. FINS has expanded through the acquisition of similar companies and operates banks and offices across Europe (including the United Kingdom).

Staff behind the counters in the banks and offices provide services such as:

- paying bills
- withdrawing money from accounts
- checking balances of customer accounts

Most of the customers use an online banking application through their computer or mobile device.

These business services are supported by a bespoke application known as **BNK**. This application was created and is supported by the external service provider **BANK\_CO**.

## Corporate strategy

The corporate strategy of FINS contains these objectives:

### Current business

- ensure delivery against contracts
- stop losing business to competitors
- invest in and train all FINS staff

### Risk reduction

- control staff costs
- reduce operating costs
- remove reliance on (legacy) IT systems and providers

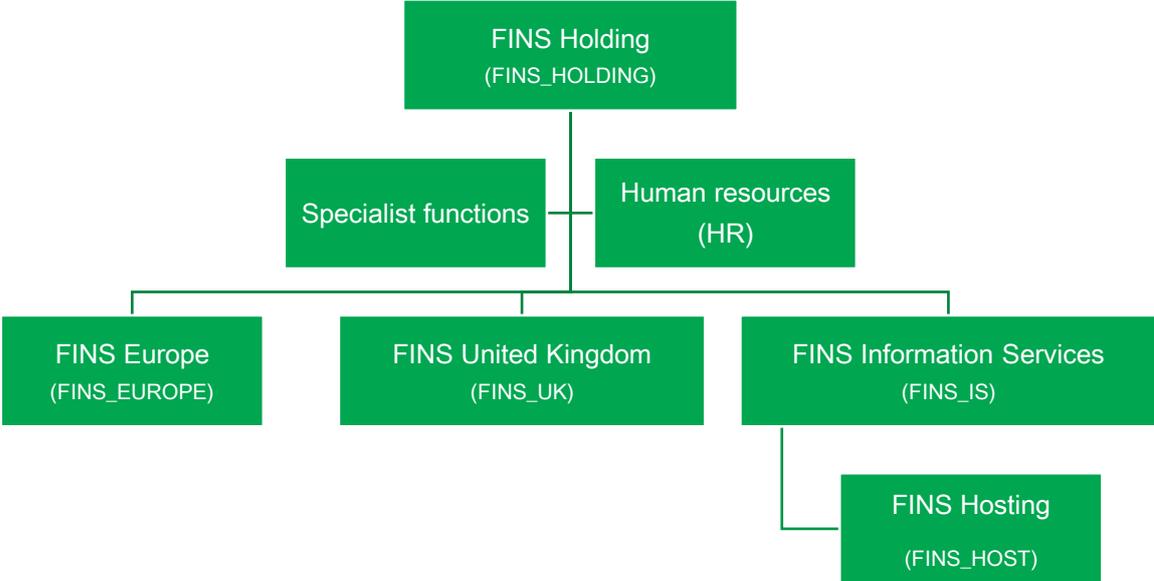
### Future proofing

- be ready to adapt to change
- expand into the Asia Pacific region
- expand into other countries if opportunities arise



# Structure

The structure of FINS is shown below:



**FINS Holding (FINS\_HOLDING)** is the head office, based in Berlin, Germany, with 50 staff. **FINS\_HOLDING** is responsible for:

- corporate strategy
- global investments
- procurement
- contract governance
- financial reporting of the performance of all FINS companies

The **FINS\_HOLDING** management team works from Berlin and consists of:

- Chief Executive Officer (CEO)
- Chief Information Officer (CIO)
- Chief Financial Officer (CFO)
- Executive Sales Director
- Executive Product Director

**FINS\_HOLDING** has the following specialist functions, who report to the CFO and provide their services to all FINS companies:

- **financial support:** provide financial investment, forecasting, and accounting skills
- **procurement:** experienced in large-scale procurements
- **contract governance:** experienced in the governance of high-value contracts
- **corporate governance:** audit all FINS companies for compliance with corporate policies
- **legal team:** supporting procurement and contract governance

**FINS\_HOLDING** also provides human-resource (HR) services across the organization, although the FINS companies also manage their own staff based on local legislation and requirements.



## Governance

The **FINS Board of Directors** is responsible for corporate governance and corporate strategy. The **Board of Directors** meets every month in the head office and is chaired by the CEO. Membership of the **Board of Directors** includes:

- all executives and Directors of **FINS\_HOLDING**
- the Managing Directors from **FINS\_EUROPE** and **FINS\_UK**

Each FINS company has its own management team that meets monthly and provides a report of the meeting to **FINS\_HOLDING**.

There is a **FINS IS steering group**. The members are:

- a representative of each IT function in **FINS\_IS**, **FINS\_EUROPE** and **FINS\_UK**
- one of the auditors from **FINS\_HOLDING**
- a user representative from **FINS\_EUROPE**

The **IS steering group** reports to the **Board of Directors**. This steering group is chaired by the **FINS\_IS** Director and meets four times a year in the head office. The **FINS\_UK** representative has not attended the last two meetings.

**FINS Information Services (FINS\_IS)** is based in Amsterdam, Netherlands and was created 15 years ago. **FINS\_IS** has 95 staff and is responsible for:

- providing local IT support to **FINS\_EUROPE** and **FINS\_HOLDING**
- providing service management, including a service desk, for all FINS companies except **FINS\_UK**
- developing and supporting corporate applications
- managing the delivery against contracts for **BANK\_CO** and a small number of service providers for the corporate services:
  - e-mail provided by **MAIL\_CO**
  - wide area networks and internet access provided by **NET\_CO**
  - payroll provided by **PAY\_CO**
- providing guidance on IT strategy and architecture to all FINS companies

**FINS\_IS** is led by a Director, who used to be a senior service manager in a small service integration company. The **FINS\_IS** Director reports to the CIO and is supported by a management team who each have their own staff:

- service management & service desk lead
- development & architecture manager
- operations & support manager
- senior project manager

## Service management

**FINS\_IS** acts as a professional service provider. All staff has up-to-date job descriptions based on a competency profile.

The service management processes in use are:

- incident management
  - **FINS\_IS** uses a widely available toolset that they have configured themselves. The toolset also has a basic configuration management database, and functionality to support the service desk and change management.
  - The developers at **FINS\_IS** have developed an interface for incident management with the service desk tool of **OUT\_CO**, the outsourcers for **FINS\_UK**. This allows incidents concerning the corporate e-mail, networks, and payroll services to be passed from the **OUT\_CO** service desk to the **FINS\_IS** service desk tool without re-keying.



- change management
  - **FINS\_IS** operates a **Change Approval Forum (CAF)** that meets every month to discuss and approve changes to services provided to **FINS\_EUROPE** and **FINS\_HOLDING**, and the providers of the corporate e-mail, payroll, and network services.
  - The **CAF** is meant to be attended by user representatives from each FINS company, but they rarely attend.
  - The **CAF** is chaired by the service management & service desk lead, with a team of 4 supporting from service management. This team recently completed a capability and maturity assessment for the change management processes and scored highly.
  - For the last 18 months all changes approved by the **CAF** have been deployed successfully.
- configuration management
- problem management
- release & deployment management
- capacity management

All processes used are fully documented by the process owner.

### Service desk

The **FINS\_IS** service desk operates 24 x 5 (weekdays only). They provide first-line support to users in all FINS companies except **FINS\_UK**. The service desk also manages incidents with the corporate e-mail, network, and payroll services for users in all FINS companies.

### Application development

**FINS\_IS** includes a small development team who uses Lean and Agile development techniques to develop new applications.

12 months ago, they started developing a new version of **BNK**, **NEWBNK**, that uses technologies such as cloud and artificial intelligence (AI) in data analytics. The database and central application will be hosted in the cloud, provided by **CLOUD\_CO**. **NEWBNK** increases functionality, reduces the costs, and is expected to generate significant benefits for FINS.

This new application is currently in the final stages of testing. After acceptance, deployment of **NEWBNK** to all FINS companies is estimated to take 18 months. **BNK** can only be retired after **NEWBNK** is fully deployed.

**FINS Hosting (FINS\_HOST)** is a wholly owned subsidiary of **FINS\_IS**. **FINS\_HOST** hosts all applications from two data centers:

- one in Berlin
- one in Amsterdam

This includes **BNK** and the payroll application but does not include **NEWBNK**. **NEWBNK** will be cloud-based. **BANK\_CO** pays **FINS\_HOST** to host **BNK**.

**FINS\_HOST** employs 10 operations staff to look after the data centers. They report to the operations & support manager from **FINS\_IS**. Some staff have job descriptions, but these are not up to date. All staff have a technical background, but none are qualified in service management. Some, but not all, operating procedures are documented.

**FINS Europe (FINS\_EUROPE)** was the original FINS company and is based in Berlin, Germany. **FINS\_EUROPE** is responsible for the FINS companies, banks, and offices in mainland Europe.

Most of the IT services for **FINS\_EUROPE** are provided by **FINS\_IS**. However, some local banks and offices, and their equipment, in Germany are supported by local service providers. The

**FINS\_EUROPE** Financial Director is responsible for managing these local providers, but in practice the management has been limited to requesting and checking invoices.

**FINS United Kingdom (FINS\_UK)** is a large organization, with a head office in London, United Kingdom and 6 regional UK bases. It was acquired by **FINS\_HOLDING** 2 years ago and is a mature provider of banking services in the UK.

9 years ago, all **FINS\_UK**'s IT services and staff, including the service desk, were outsourced to **OUT\_CO**, a major global services organization, under a 10-year contract. **FINS\_UK** retained 2 service delivery managers, who are responsible for managing the contract with **OUT\_CO**. The service delivery managers report to the **FINS\_UK** Financial Director. **FINS\_UK** also retained 3 project managers who manage improvement projects in conjunction with **OUT\_CO**.

In the last 2 years, the performance and quality of the services received from **OUT\_CO** is decreasing. Service levels are regularly breached. The availability service levels have not been achieved for the last 6 months, and the sales force claims that their laptops are never fixed in time.

The senior staff and Directors of **FINS\_UK** do not like any interference in their strategy and operations from **FINS\_HOLDING** or **FINS\_IS** and historically have always objected to any imposed changes in working practices that do not align with their own aspirations.

6 months ago, the Directors of **FINS\_UK** asked a consultancy organization, **SIAMRUS**, to review **FINS\_UK**'s IT service provision strategy and suggest a new strategy for the future. The report from **SIAMRUS** was received 2 months ago. **SIAMRUS** suggests that **FINS\_UK** moves to a SIAM™-based model and includes an outline SIAM strategy. This outline SIAM strategy for **FINS\_UK** proposes separating the services into different providers and that an external service integrator should provide the service management for all providers.

**SIAMRUS** proposes to be this service integrator. The report says that **SIAMRUS** would use their standard SIAM model, which is successful in other organizations. This SIAM model includes a standardized process model, with every provider using the same process, and a shared toolset owned by **SIAMRUS**. **SIAMRUS** claims that this approach would facilitate a rapid transition to SIAM and reduce overall risks.

No decision has been made yet by the **FINS\_UK** Directors on the proposals made by **SIAMRUS**.



# Mandate for change

FINS is in a highly competitive market, highly reliant on both services and technology. Modern, cloud-based technologies used by competitors are cheaper to buy and run. FINS recognizes that the costs of running their IT services is too high.

Historically, FINS has been averse to risk. A good example of this are the legacy applications that are still in use. Every time a proposal has been made to replace the legacy applications with newly developed applications, the **Board of Directors** has decided that the risk to the business was too high.

The CEO was appointed 4 months ago. They previously held executive positions in world-class automotive manufacturing. The CEO has a different attitude, and is more prepared to take risks provided that:

- the expected benefits are clear and support the corporate strategy
- the risks are clear and managed
- the risks are mitigated through careful planning

The CEO recently started an initiative to continue the introduction of Lean and Agile approaches and thinking across all parts and disciplines of FINS. They are aware of **NEWBNK**, the replacement for the **BNK** application and would like to start deployment as soon as testing has been successful.

## Service integration

At the last meeting of the **Board of Directors**, the CIO presented a report on a new IT strategy for FINS. The report was written by the CIO, using some of the findings from the **SIAMRUS** report created for **FINS\_UK**, supplemented by a new analysis of the services and service providers used across all FINS companies.

The CEO has endorsed this report and proposes that:

- FINS moves to a SIAM-based operating model
- all group companies transition to a consistent IT delivery model

This would include having a service integrator that acts across all services, irrespective of which company uses the services. FINS would be seen as a single customer to the service providers. The expected benefits are gaining economies of scale and driving cost savings through consolidation of service providers, both internal and external.

Key requirements are:

- the costs of the service integrator should be as low as possible, whilst achieving service levels and high-quality services at all times
- the IT strategy must support the corporate strategy

The CEO and the **Board of Directors** want to ensure that the SIAM model for FINS allows them to:

- quickly expand their operations into other countries, for instance, the Asia Pacific region
- support the rapid introduction of new services and service providers

The CIO has been asked to establish a project for a transition to SIAM. The project is called '**INTEGRATION**'. No decision has been made yet on who should be the service integrator or what the SIAM model is.



## Services and providers (including contract arrangements)

Service	Description	Provider	Users	Contract/managed by	Contract arrangements	Notes
Application development and support	Development and support of applications	FINS_IS	All FINS companies	Operating agreements between FINS_IS and the FINS companies. Nothing with FINS_HOST.	No contract	Includes legacy applications
Application hosting	Hosting of servers	FINS_HOST	FINS_HOLDING, FINS_IS, BANK_CO	Operating agreement with FINS_IS	Annual review, due in 1 month	Hosting of all servers supporting FINS_IS services
BNK	Development and support of the core banking application	BANK_CO	All FINS companies	FINS_HOLDING / FINS_IS	Rolling contract with 3 months' notice	Legacy application
Cloud hosting	Hosting applications (like NEWBNK) and possibly data in the cloud	CLOUD_CO	Currently FINS_IS, but would be all FINS companies	FINS_HOLDING / FINS_IS	Rolling contract with 3 months' notice	Currently hosting the NEWBNK testing environment. Will host the live environment if NEWBNK is deployed.
Desktop support	Desktop support for all office-based users	FINS_IS	FINS_HOLDING, FINS_EUROPE	Operating agreements with FINS_IS. Nothing with FINS_HOST.	No contract	
Desktop support	Desktop support for all office-based users	OUT_CO	FINS_UK	FINS_UK	10-year contract, 1 year left to run	Part of the outsourcing contract between FINS_UK and OUT_CO
E-mail service	Corporate e-mail service hosted in the cloud	MAIL_CO	All FINS companies	FINS_HOLDING / FINS_IS	Rolling contract with 1 week notice to terminate	Globally provided, commodity, cloud-hosted e-mail service
Local area network (LAN)	Local area network support	DLAN_CO	FINS_EUROPE (Germany only)	FINS_EUROPE / FINS_IS	Annual contract, renewal is in 6 months' time	Local (German) provider. Managed by FINS_IS on behalf of FINS_EUROPE.



Service	Description	Provider	Users	Contract/managed by	Contract arrangements	Notes
Local area network (LAN)	Local area network support	FINS_IS	FINS_HOLDING, FINS_EUROPE	Operating agreements with FINS_IS	No contract	Some German offices are supported by DLAN_CO
Local area network (LAN)	Local area network support	OUT_CO, using NET_CO as a subcontractor	FINS_UK	FINS_UK	10-year contract, 1 year left to run	Part of the outsourcing contract between FINS_UK and OUT_CO. OUT_CO subcontracts the support to NET_CO.
NEWBNK	New application developed to replace BNK	FINS_IS	None yet, but would be all FINS companies	No contract or agreement yet	No contract	Currently being developed by FINS_IS as a replacement for BNK
Payroll service	Payroll managed service	PAY_CO	All FINS companies	FINS_HOLDING / FINS_IS	5-year contract, 2 years left to run	Corporate contract. The payroll service is integrated with the corporate e-mail service, for sending out monthly pay slips
Wide area network	Network connecting all FINS locations, including internet access	NET_CO	All FINS companies	FINS_HOLDING / FINS_IS	5-year contract, 4 years left to run	Corporate contract. Global wide area network provider.



## Current service providers

Service provider	Types of services provided	Notes
BANK_CO	BNK support	Provides legacy services to FINS. They have no distinct service management function. Their culture is to rigidly follow the contract and routinely dispute the meaning of particular clauses. BANK_CO is split into four internal divisions. There have been several occasions where these divisions seemed to lack coordination when resolving issues and planning releases. They have a single service level: number of issues resolved this month.
CLOUD_CO	Cloud hosting services	Global provider of cloud hosting services with a catalog of standard services.
DLAN_CO	Local area network support	Provides services in Germany only, with 25 staff.
FINS_HOST	Hosting services	FINS company that hosts services for both FINS and BANK_CO. They always achieve their service levels, but FINS_IS has complained about the attitude of some FINS_HOST staff as they seem to focus more on technology than the experience of their customers. The service levels are the availability of each of the servers/mainframe.
FINS_IS	Application support, network support, application development, desktop support, central service desk, change management of corporate services	Part of the FINS group of companies. FINS_HOLDING is happy with the service they receive from them. However, FINS_EUROPE has reported that they often fail their service targets and are reluctant to do anything that is not explicit in the agreement with them. There have also been recent issues when users working on Saturday mornings were unable to report faults to the FINS_IS service desk. FINS_EUROPE and FINS_UK have complained to the IS steering group that FINS_IS seems to think that they are more important than the other group members, particularly when providing guidance on IT strategy.
MAIL_CO	E-mail services	Global provider of cloud-based, commodity e-mail services.
NET_CO	Network services	Global provider of network services, and a subcontractor to OUT_CO. They have over 3500 staff worldwide, all using the same operating model, processes, and toolset. They consistently achieve their service levels, but their costs seem high when compared to other similar providers.



Service provider	Types of services provided	Notes
OUT_CO	Outsourced IT services for FINS_UK, including desktop/end-user support, hosting, infrastructure support, application development, application support, and networks	<p>OUT_CO is a global provider of outsourcing services. Their usual approach is to transfer relevant client staff into their organization, and to tailor processes for each client. OUT_CO uses their own internal divisions to provide desktop support, application support and application development using comprehensive operating level agreements.</p> <p>OUT_CO provides a 24 x 7 x 365 service desk to FINS_UK. Satisfaction with this service desk is good, with reports that the agents have a good understanding of the services and how they are used.</p> <p>OUT_CO uses subcontracted organizations to deliver hosting, infrastructure support, networks, and the service desk. For OUT_CO's contract with FINS_UK, NET_CO is the subcontractor for network support.</p> <p>OUT_CO has achieved ISO/IEC 20000 certification. They use all service management processes, which are fully documented and regularly audited by the process owners. Their toolset uses a commodity cloud-based service, which includes infrastructure and network monitoring.</p> <p>OUT_CO also provides service integration services to several organizations, including to one of FINS's competitors. They have a good reputation as a flexible and reliable service integrator who are willing to amend their SIAM model to suit particular situations.</p>
PAY_CO	Payroll services	PAY_CO provides a 9-to-5 weekdays service desk that payroll users can call directly. The users have said they are very happy with the service they receive.
SIAMRUS	Service integration consultancy and services	<p>Large global organization with experience as a service integrator in the manufacturing sector.</p> <p>They use a standardized SIAM model with limited flexibility, using their own SIAM toolset. This model includes provision of a 24 x 7 x 365 service desk.</p>





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