



## ATB Financial™ focuses on customer experience with the speed it gains in the cloud

In this Q&A, Barry Hensch of ATB Financial explains why the company moved its SAP environment to Google Cloud, what he's learned during the process, and how it's changed the business.





# Introduction

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As senior vice president and head of technology enablement for ATB Financial, Barry Hensch has a mission: creating a seamless experience for the Alberta, Canada-based bank's nearly 800,000 customers by leveraging the latest digital technology. ATB is a purpose-driven financial institution owned and operated by Alberta's provincial government, with about C\$55.1 billion in assets under management between its banking and wealth-management arms. The full-service bank also boasts a large market share of small businesses in the province.

As part of ATB's drive to meet its customers' ever-growing expectations, Hensch has embarked on an ambitious digital transformation strategy, migrating the bank's vast SAP infrastructure onto Google Cloud. The move takes hardware capacity and maintenance concerns entirely off his plate so he and his team can pursue innovations that bring true value to the customer. Hensch recently discussed ATB's cloud journey, the new capabilities the cloud has opened up for ATB, and where the company plans to go using Google Cloud's artificial intelligence and machine learning capabilities.



Google Cloud

ATB Financial refocuses on customer experience with the speed it gains in the cloud

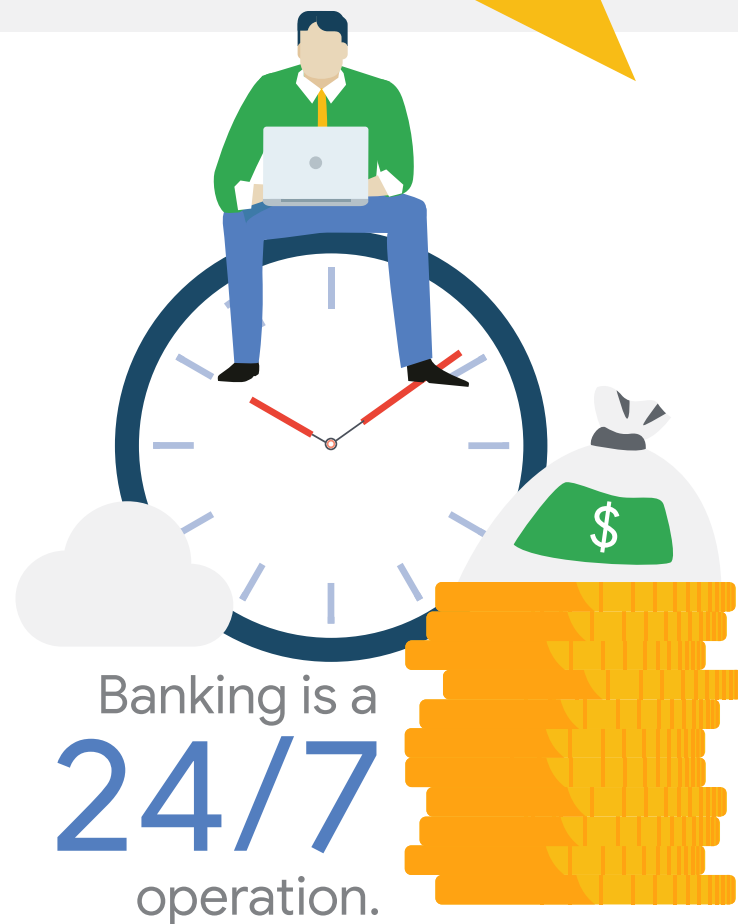


Why have you pursued a cloud strategy at ATB Financial, and why has it been a strategic imperative for you?

A:

**Hensch:** Over the last five to 10 years, financial services as an industry is massively being disrupted. So, for us, a cloud strategy is about moving more quickly. It's also about just dealing with the fact that customers are demanding different experiences. So even though ATB operates in a single time zone, banking is a 24/7 operation. So, we need to be able to adjust to what customer demands are, so that's part of it.

From a technology point of view, we're also working hard to not be disadvantaged by hardware. By that I mean customers don't see any real value when we have to replace servers, network gear, storage and all of that. They may see a slight performance improvement, but to our customers, that time and energy we spend on that is taken away from some new feature or delivering a new exceptional experience on a product. So, we're really seeing disruption just industry-wide, but also again, those changing customer demands.



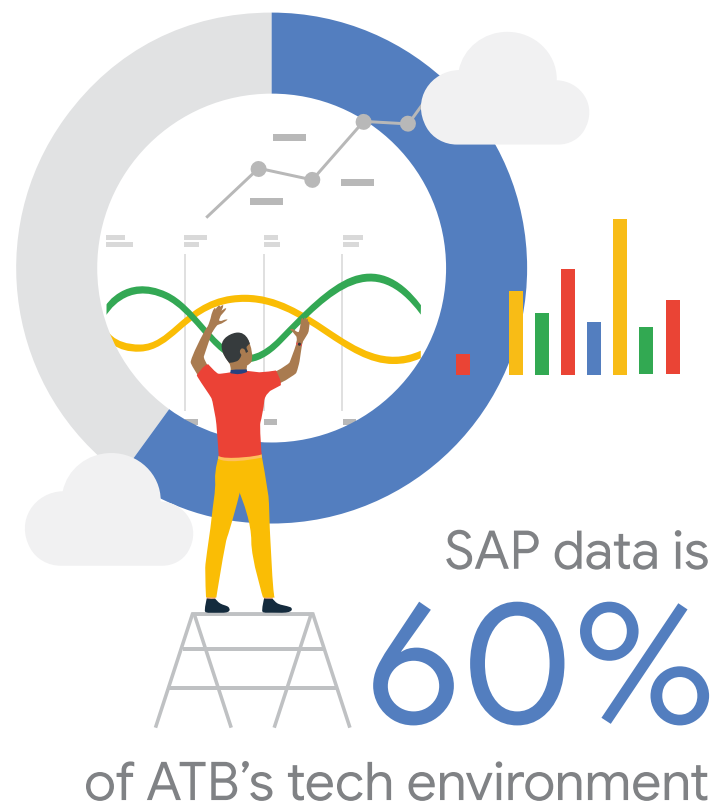


I understand you made the decision to move your mission-critical SAP systems to the cloud. Can you tell us a bit about why you made that decision?

A:

**Hensch:** We have a really extensive SAP landscape at ATB. We run now S/4 HANA in Google Cloud, we also run many of its financial services products, but one specifically [is] the finance risk data platform. We run what is called FRDP [Finance Risk Data Platform] in Google Cloud as well. But we also run SAP banking services, payment engine, CRM, business warehouse, and we have some cloud offerings from SuccessFactors and Concur as well. As a result, probably the SAP products and all of the connections and all of the data that's moved around is roughly 60% of the overall technology environment at ATB.

We also run SAP banking services—essentially our core banking platform. So, like a materials management module or a preventative maintenance module might be core to some businesses, the bank and how we manage deposits and loans is core to us. We're on a journey to move all of that stuff to a hyperscaler. We've partnered extensively with Google Cloud to get rid of the angst around having to continually have to deal with hardware. But it's really to put our focus around customer experiences. So, by spending less time on that stuff, we can spend more time on what makes things possible for customers.



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Machine learning and AI are definitely hot topics today. Could you tell us a little bit about what ATB is doing with AI and the cloud?

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**Hensch:** We're working extensively on where we can make best use of the data. This again, is to provide those exceptional customer experiences. So, we're actively working on moving data from our SAP platforms over into Google BigQuery. We took a table with about 300 million rows, and then we've got a notes table that joins that with detailed notes on it, it's about roughly eight and a half billion rows. This is about six months' worth of data for us of transaction volumes. In our on-prem environment, it took about nine hours just to join those tables and count the rows. They actually took longer to copy over the Google network than it did to adjust to BigQuery. Even though it was local, it still took, like, 30 days or 45 days or something like that to load the data, because 8 billion rows takes a while. In the case of Big Query, it took a matter of hours. To join and count the rows, it took three minutes or four minutes. It was just astounding in terms of the scalability and performance.

A second example just came up recently, where we moved a bunch of big data into BigQuery from our SAP FRDP system. Our finance community is able to do analysis that they've never been able to do. In fact, they found some reconciliation problems that they wouldn't have been able to find before, because queries just either never completed or took too long. So, getting that underlying data into these platforms to get that kind of performance gain is huge.

But then when you add on the capability of machine learning and AI to take turns to that volume and train the models again, we're able to do things that we hadn't even thought we were going to be able to do. So whether it's looking at new fraud prevention models, whether it's just looking at what's the next best product that a customer might be interested in or taking, just again that customer history and being able to apply it to have a better conversation with a customer.





Can you share examples of ATB's ability to be much more agile as a result of being in the cloud.

A:

**Hensch:** From a business perspective, and especially with COVID-19, governments have stepped in with new programs. In Canada, there have been two key ones. There's the Canadian Emergency Response Benefit, which is a payment to individuals who are all of a sudden unemployed or furloughed. By leveraging cloud technologies, we're able to add new features where we could capture consent for including bank account numbers for electronic transfers in Canada. So that's actually helped to get money to Canadians and Albertans faster.

But even more importantly is what's called CEBA, or Canadian Emergency Business Account, which is a \$40,000 interest-free loan from the government of Canada. We were able to stand up a provisioning process online with our partnership with Google Cloud and in an acquisition we did last year with a company called Grow Technologies, where we were able now to get those applications in and then using a robotics process automation, be able to then move that data through into our core loan system—SAP banking services—to have a completely fulfilled application and money in the customer's account in a matter of almost hours, whereas previously, this manual process might've taken two or three weeks.



“By leveraging cloud technologies and new features, we were able to get money to Canadians and Albertans faster.”



Now that you moved into this cloud world, how has your mindset shifted as an organization, and what new skills have you developed? What were some of your learnings and recommendations for this journey?



A:

**Hensch:** It's really about adopting this idea of a growth mindset. It's a long journey to get that to happen. Especially in a company like ours, which is all about risk management. For example, with risk, you can make up lots of situations that the cloud is risky. But it actually alleviates and mitigates a bunch of risk. So for instance, like in our case, our on-prem environment is essentially what co-located it, right? We essentially rent data center space from a third party, which is, you argue, Infrastructure-as-a-Service, or anyway would be in that category. Having all of what's offered in the cloud and particularly around topics like encryption, a huge topic to us, we just take advantage of it in the hyperscalers versus needing to actually think about it, manage all of what goes on there and even just have to buy the hardware or software to be able to do it. So, it's really about educating and diving deep. So, from a skillset perspective, this is where we as technologists and as a group of architects, you have to put your sales hat on.

In terms of skills, this is the time with moving to the cloud to really take advantage of automation. We've had tools and hypervisors and things like this that have got us closer to that, but then the cloud native environments, and even with SAP systems, we're getting closer to the point where we can actually automate so much more and again, take advantage of those efficiencies. So when we look at, say, traditional server admin type roles, it's no longer about the individual who might be most skilled at both navigating through the GUI and all of the different bells and whistles and configuration. We're now looking for that operator that actually has some of those development skills. So this term DevOps who can build a script that then we can apply across the board to be able to manage a particular, whether it's hypervisor, whether it's storage, whether it's an application setting, a reboot of a server or whatever.

So it's, again, changing the mindset, looking at those different skills, acknowledging what's got us here, but kind of moving into the new world.



You're involved in a lot of exciting things in your journey. What are you doing next, and what are you most excited about?

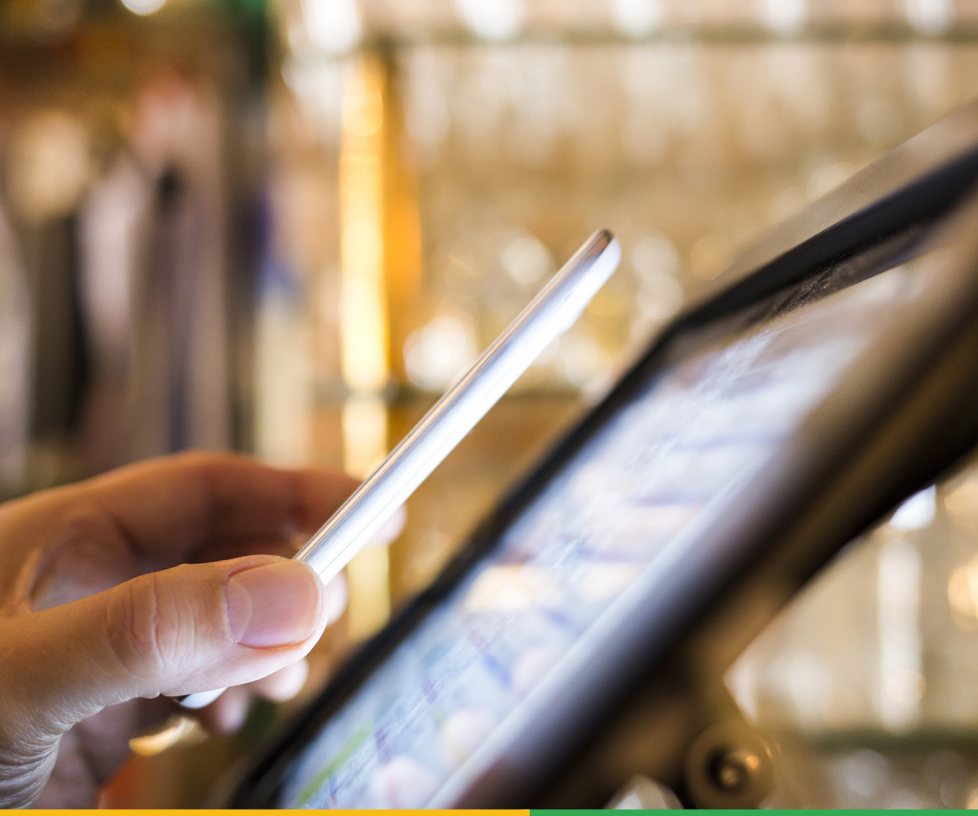
A:

**Hensch:** Well, there's just so much like, again, in this mindset of abundance, it's almost overwhelming how creative and how cool we can move. For me, it's about continuing to improve our security posture by taking advantage of these new techniques and being able to drive cost savings as well.

I think what I'm most excited about, though, is in this machine learning/AI space, like we're going to be able to do things that we just could not conceive of before with a little bit more data coming in and some of these external data sources coming into us now. Really, the sky's the limit for us.



“The sky's the limit for us.”



## Conclusion

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If you feel your organization can speed its digital transformation by taking its SAP solutions to the cloud, Hensch recommends leading the discussion within your organization by focusing on the expected business results: speed, performance, and agility without the expense of owned infrastructure — plus sophisticated AI and machine-learning capabilities to extract value from your data in ways you can't yet imagine.

[Learn more about Google Cloud for SAP customers on our website](#) or [visit our SAP YouTube channel](#) to see solutions and customer success stories in action.



Google Cloud is a global leader in delivering a secure, open, intelligent and transformative enterprise cloud platform. Customers across more than 150 countries trust Google Cloud's simply engineered set of tools and unparalleled technology to modernize their computing environment for today's digital world.

