



Case Study



# OTP banka gains competitive advantage through modernization and innovation

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## Business situation

OTP banka Hrvatska (OTP banka) is the eighth largest bank in the Croatian banking market, with total assets of HRK 16.2 billion. The bank has a widespread network consisting of 105 branches throughout Croatia. With approximately 1,100 employees, it provides services to over 400,000 customers, both business as well as consumers. The bank's headquarters is in Zadar and it has business centers in Zagreb, Pula, Sisak, Dubrovnik and Osijek.

Since its founding, the bank has successfully adapted to the dynamic market changes, achieving significant business results which strengthened its position. In March 2005, the largest Hungarian bank – OTP Bank – operating not only in Hungary, but also in Bulgaria, Montenegro, Croatia, Russia, Slovakia, Serbia and Ukraine, became the new majority owner.

The bank has been expanding ever since through several mergers and has developed into a strong, stable and profitable banking organization.

OTP banka had been running its core, business critical Unisys banking application URBIS on EAE/Linc for Linux for a long time. However, when Unisys announced the end of extended support for Linc/EAE for Linux, Solaris and Aix Systems, the bank decided it was time to move to a modern supported software development platform, one that allows modernization of the applications and innovations such as web services. As the old environment did not meet OTP banka's support needs and growth ambitions for its core business application, the bank decided to move to a modern, supported runtime environment.

## Solution

The bank asked Avanade to build a proof of concept (POC) for the migration of the URBIS environment, which turned out very well. The full and successful conversion executed during the POC convinced OTP banka that Avanade, together with local partner Jet-Sol, was able to perform this migration in the short time frame that was needed. The fact that Avanade has extensive experience in the financial industry, specifically in the domain of Unisys (focusing on LINC and COBOL), with references like AEGON (UK), HBOS (UK), Mashreq Bank (Dubai), Bank of Finland, Fiserv (US) and others, made OTP banka feel confident that it would have a highly professional team on its project.

Avanade migrated the URBIS banking system to AMT LION, its highly productive, object-oriented language supported by a fully functional integrated development environment (IDE), application management (operations) center and runtime framework. In addition, due to AMT LION migration changes, the OPT banka team adopted additional applications (electronic channels, loans, system works, LOAD DWH, branch application FINESSE and 20 more applications) and PLSQL procedures, because the URBIS system is only one important part of the whole system.

It was quite a challenge to complete a complex migration like this within a nine-month time frame, especially because of all the rules and regulations OTP banka needs to comply with and the limited availability of some key people during the project. Daily business could not be interrupted. Since this migration touched almost every process within the bank, testing was also a big challenge. In order to perform all testing in such a short time frame, tools were developed to compare the source system to the migrated system and detect differences. For final testing, a lot of branches and end users were involved to test performance and stability of the migrated environment.

Even though there were some performance issues with processing transactions during the project, the issues were isolated and solved quickly. Thanks to efficient prioritizing and planning, the project was successfully completed on time.

**“Avanade proved its experience in these kinds of projects. It has professionals on the team and they work very hard to find the best solutions.”**

**– Marija Piasevoli**  
IT Director and Project Manager, OTP banka

## Results

The result of the migration was a modernization of the legacy system. The key deliverables for this project were achieved and OTP banka now has a modern, supported software development platform that allows application modernization and adoption of new technologies like web services. “We are now able to execute our legacy in the world of modern application development and management, which helps to gain a competitive advantage,” says Marija Piasevoli, IT director and project manager at OTP banka.

In a project like this, close cooperation and constant communication is key. “Cooperation with all team members was on a high level, which resulted in a successful completion of the project. Without proper planning and great communication, it would not have been possible to complete such a complex migration within the deadline,” Piasevoli says.

**“If you’re looking to modernize your legacy system and migrate from Unisys EAE/Linc to a Windows-based environment within a reasonably short timeframe, we strongly recommend Avanade and their experienced professionals. They do the job.”**

**– Marija Piasevoli**  
IT Director and Project Manager, OTP banka

NOTE: This story describes work that was completed by Asysco, which was acquired by Avanade in November 2022.



**North America**

Seattle  
Phone +1 206 239 5600  
America@avanade.com

**South America**

Sao Paulo  
AvanadeBrasil@avanade.com

**Asia-Pacific**

Australia  
Phone +61 2 9005 5900  
AsiaPac@avanade.com

**Europe**

London  
Phone +44 0 20 7025 1000  
Europe@avanade.com

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