



How Bendigo and Adelaide Bank Used MongoDB Atlas to Simplify Their Architecture and Reach for the Cloud

INDUSTRY

Financial Services

PRODUCT

MongoDB Atlas

STRATEGIC INITIATIVE

Legacy Modernization

INTRODUCTION

One of the most trusted brands in Australia

Bendigo and Adelaide Bank (the Bank) is Australia's better big bank, with around 7,000 employees helping its more than two million customers achieve their financial goals.

Its vision is to be Australia's bank of choice, by feeding into the prosperity of customers and their communities. Building on this commitment, the Bank's 'profit-with-purpose' Community Bank model - one of the largest social enterprise movements globally - is based on returning all profits directly to the local community that helps generate them.

Since its establishment 23 years ago, the unique Community Bank model has returned more than \$270 million to Australian communities.

At a time when upholding community expectations in banking has never been more important, the Community Bank network returned more than \$21 million to Australian communities in the last financial year, funding that in most cases would not be made available to communities. The investment has supported important local sporting, infrastructure, education, arts and cultural initiatives and other unmet community needs.

Rated by Roy Morgan as one of Australia's top 20 most trusted brands across all industries, the Bank is currently transforming its business for the future by investing in capability, reducing complexity and telling its story.

THE CHALLENGE

Thinking Differently About Using Data

At the heart of its business and digital transformation is the drive to improve customer service and launch more convenient banking products. As a result, the Bank needed to think differently about how it worked with data, as its traditional, relational database management systems (RDBMS) - with its inflexible schema - made it hard to develop new services.

“It has always been about making things simpler and easier for our customers,” said Ash Austin, Bendigo and Adelaide Bank’s cloud platforms service owner.

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For Austin and the Bank’s team, this means:

- Simplifying and consolidating the Bank’s digital infrastructure, User Interfaces, and processes
- Embracing the cloud and, eventually, the benefits of multi-cloud
- Adopting a modern API and microservices-first architecture
- Empowering developers with the tools to build great apps and services for customers

THE SOLUTION

Digital Transformation on Developers' Terms

Bendigo and Adelaide Bank has a long history of innovation - it's at the core of everything it does - so as to ensure it is best serving the ever-changing needs of its customers.

It believes in business innovation which is driven by people and enabled by technology. Not the other way round. That meant empowering business analysts, product owners and ultimately developers, with a streamlined and powerful tech stack on which to build improved apps and services.

The Bank’s team was initially focused on enabling APIs and microservices across their tech stack and then simplifying the UIs and processes for a consistent development experience. The end goal was to make it faster for the organisation to develop, deliver,

and iterate on new customer features. MongoDB has been an integral part of this journey, with the Bank adopting its database platform several years ago.

According to Dan Corboy, Cloud Engineer at Bendigo and Adelaide Bank, the Bank first started working with MongoDB to support the team's initial cloud-native API development.

"We wanted to prove that we could move faster, develop things in smaller chunks using a schema-agnostic database and make changes more quickly, with no outages," Corboy said.

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"A lot of our APIs and microservices are underpinned by MongoDB databases and that's where we're pushing forward, getting that foundational base of APIs to build business solutions on top of," added Austin.

The steady adoption of MongoDB was also intended to prove that the team could "do things differently." The flexible nature of MongoDB's document model empowered the team to do just that.

"The first version of everything that we deployed, we always came back and changed the data layer in the next version, and that was where we found MongoDB was really useful," said Austin.

"[With a relational database] you might sit there and think, 'What do I want to store? What do I want in my columns and in the tables?' But with MongoDB, we just wrote all that out into a document, created our MVP, gathered feedback, and then with the next version we'd put better structure around what the documents needed to look like. Best of all, any changes could be carried out while keeping the app they were working on, online"

Reducing Complexity in the Cloud

Key to the Bank's transformation is the need to reduce complexity — for both its developers and its customers. This means simplifying and consolidating a sprawling tech stack.

“We had a lot of duplicate systems and processes that had evolved through many years of mergers and acquisitions, and just doing business for a long time,” Austin said.

“As we work to accelerate the transformation of our business, we believe the benefits of Cloud will help our business systems by reducing disruption, improving velocity and consistency, and enhancing our risk and vulnerability management position.”

For simplification and cloud centricity, [MongoDB Atlas](#), MongoDB's cloud database service, was a logical next step.

“The way that [MongoDB Atlas] integrates with our cloud providers is one of the real strengths of the platform,” Austin said.

“The fact that MongoDB Atlas supported the three major hyperscalers [Google Cloud, AWS, Azure] helped with portability and supports a multi-cloud future for us,” added Corboy.

“It made it really easy for us to choose MongoDB because we didn't have to then hedge our bets on a particular cloud provider or a particular process — we could be flexible.”

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Going “32 for 30” With Atlas and AWS

After steadily ramping up its digital transformation work, in December 2020, the Bank kicked the project into high gear, successfully completing the migration of 32 of its banking applications to AWS in just 30 days.

Three-quarters of the “32 for 30” apps the Bank needed to migrate to AWS were running on MongoDB. [Using Mirror, a native MongoDB migration tool](#), the team were able to move those apps seamlessly to AWS.

“The biggest part of any application migration, particularly when you go from one provider to another, is not moving the workload, it’s moving the data,” Austin said.

“The strong Terraform and API support within Atlas has been a dream for us. It’s really easy to integrate it with our existing AWS infrastructure-as-code, so we have those running together and referencing each other nicely.”

THE RESULTS

Minimising Risk and Reducing Complexity

Of course, security and compliance have been key concerns, particularly within the banking industry.

“MongoDB’s capabilities, like native support for [AWS PrivateLink](#), mean we can create an enterprise tenancy where we’re not going across the public internet, and we can provide dedicated access that ties into where our workloads are going to be,” said Austin.

“To the developer it just appears as an endpoint, reducing complexity for them and governance issues.”

MongoDB’s experience on similar transformations at other banks around the world also helped the team navigate the transformation.

“MongoDB ticked all the boxes with our governance and security crews,” said Corboy.

“The existing documentation that MongoDB had from working with other large customers in financial services, and just big companies globally, was a massive help.”

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Dan Corboy, Cloud Engineer at Bendigo and Adelaide Bank

Investing in the Community

For the Bank’s customers, the long-term investment in improving capabilities and reducing complexity - including its move to the cloud with MongoDB Atlas - has already delivered results.

Bendigo and Adelaide Bank’s business banking division was the most highly rated bank for supporting customers through COVID-19. It was able to achieve that, in part, because of the agility and speed of its tech teams. For example, in May 2020, the Bank launched a new digital signature service - after only a month's work - to enable customers to remotely sign contracts while in lockdown.

But its transformation is an ongoing journey. The team is now looking at new areas where they can apply the same developer-focused ethos to deliver better outcomes for their customers and remain one of Australia’s most trusted brands.

“The transformation process has really ramped up over the past 12 months and it's expanding more and more as we go along,” Austin explained.

“When we’ve achieved success in pockets or on specific apps, the next step for us will be to take this to the wider company and create patterns that can be repeated and put to use more regularly.”

MongoDB is getting more attention within the Bank too.

“We’ve started to see the data-centric teams - who just love a classic relational database - reaching out to understand MongoDB and its potential,” said Corboy.

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While the pace of transformation continues to escalate across Bendigo and Adelaide Bank, the team remains focused on transforming the business for the future as it strives to deliver on its vision to be Australia’s bank of choice.

“The great thing about our team is we genuinely care about what we do. We are a proud purpose driven bank, underpinned by strong values and customer and community commitment.

“We believe our continued partnership with MongoDB will help us accelerate the transformation of our business, deliver our multi-year strategy and ultimately grow our organisation to achieve our vision.” Austin concluded.

With MongoDB Atlas, you can scale your databases up, down, or out in a few clicks or API calls.

What will your story be?

MongoDB will help you find the best solution.

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