



Automated Student Loans: Norway Leverages IT Services to Modernize State Funded Education

Capgemini equips the Norwegian State Educational Loan Fund, Lånekassen with better IT infrastructure and online services to maximize customer and employee satisfaction as a cornerstone of the state-funded education system

The Situation

The Norwegian State Educational Loan Fund, Lånekassen, offers loans and grants to students. For many Norwegians, the fund is their first contact with government agencies, and each year, the fund processes 700,000 applications for educational support and payment deferrals. Its core case management system – a mainframe application from the 1980s – did not support Lånekassen's ambitions to further automate the application process. Moreover, it wasn't flexible enough to accommodate changing business rules, and efficient handling of manual applications. In 2005, Lånekassen embarked on an ambitious program to renew and realign its IT portfolio.

The Solution

Capgemini was engaged by Lånekassen in 2008, after an initial project (with another provider) was terminated on account of cost overruns. Capgemini chose a Microsoft-based case management solution for increased flexibility and security compared to the existing systems. The solution included standard components such as BizTalk Server, InRule as a rule engine and SOA Software for SOA Governance.

The Result

The Capgemini solution offered newer functionalities to Lånekassen and its customers. It increased online self-service capabilities, improving accessibility for customers, while reducing the need for manual operations for Lånekassen, thereby enhancing process efficiency. A large number of applications, which previously had to be manually processed, now run smoothly through the automated system. For instance, increased automation ensures that access to complete information for any particular case is much easier. The parameters for Lånekassen's operations change with fluctuating interest rates, changes in social security schemes and other adjustments in the grant rules. With the new solution, these business rules can be easily changed and implemented.

How Capgemini and Lånekassen Worked Together

To help Lånekassen achieve its ambitions of being Norway's most modern public agency, Capgemini partnered with Lånekassen using the PS 2000 Standard Contract, to create a stage by stage iterative development model. This ensured that at each stage, the development team could take full advantage of the increased understanding of the requirements and challenges in the project.

The new solution was built on a modern, uniform platform, which ensured increased flexibility and reduced risk.

Technologies used include:

- Public 360° from Software Innovation for manual case processing
- InRule as a rule engine for automated case processing
- Microsoft – .NET platform
- BizTalk for process flow
- MS SharePoint 2007 as a portal for case processing
- SOA Software for SOA governance

In addition to application development and management services, Capgemini also provided a maintenance service. Accumulated expertise in application lifecycle management helped Capgemini gain unrivalled insight into the working processes and challenges at Lånekassen. This in turn benefited Lånekassen, both from Capgemini's increased understanding, and from the simplicity of working with just one supplier.

Up to 40 Capgemini team members in Oslo and Trondheim worked with the team from Lånekassen. Geographical proximity –both Capgemini and Lånekassen have offices in Trondheim—was also a success factor in the project.

The project is characterized by a close collaboration between Lånekassen and Capgemini, at every level from the case-workers to the top management. A steering committee, with members from top management of Lånekassen and Capgemini, provided overall guidance and direction for the project. It also addressed managerial support and guidance for sensitive political issues. The collaborative approach made Lånekassen a trophy project, often referenced by politicians as a prime example of a government directorate, which successfully managed the transformation to a modern, customer-oriented organization, enabled by technology.

Following the success of this project, the Capgemini team at Lånekassen recently took up an important role in developing a new loan management solution, based on the same platform as the case management solution. This will meet Lånekassen's requirements to provide loans and grants, and manage collection and repayments even more efficiently.

For more information on this project, please contact:

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About Capgemini

With around 120,000 people in 40 countries, Capgemini is one of the world's foremost providers of consulting, technology and outsourcing services. The Group reported 2011 global revenues of EUR 9.7 billion.

Together with its clients, Capgemini creates and delivers business and technology solutions that fit their needs and drive the results they want. A deeply multicultural organization, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

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In collaboration with



Lånekassen

Lånekassen makes education possible. It awards grants and loans to Norwegian students pursuing education in Norway and worldwide; and to international students studying in Norway. The fund strives to eliminate inequalities and enable quality educational options beyond the barriers of geography, age, gender, economic or social backgrounds. Lånekassen's mission is also to ensure community access to skilled labor. It operates under the aegis of the honorable Ministry of Education and Research, Norway, which establishes the regulations for educational grants and repayment of student loans.

For more information log on to
<http://www.lanekassen.no>