Case Study:

Overhauling the online banking experience while upgrading the core system.

SUMMARY:

Challenge:

- Integrate external third party systems into online banking functionality
- Reduce re-work to zero during core banking system migration
- Common consistent view of the customer regardless of access method

Solution:

- Services Oriented Architecture layer to provide single point of contact for access to functionality: Single protocol, transport, and security model.
- Use of migration tracking system to determine where accounts were located and consistent data model regardless of back end system
- External third party systems integrated through services layer and exposed along-side internal system functionality.

Challenge

The online banking solution at the customer interface was very outdated and a **poor experience** for their customers. This was partly due to the use of third party hosted sites that offered functionality, but **no integration with the bank's internal system**. This meant opening other windows and at times having a **separate login** for things like bill payments and credit card management.

A second challenge is that while this online banking over haul was being conducted, the mainframe core banking system was being converted to a new system on a new host. As the migration of customer accounts was to be phased there would be times when potentially, **a customer could have accounts hosted on different back end systems.** But they needed to be able to access all their accounts through the one online banking system.

Third, the bank's mobile banking was being upgraded at the same time and they wanted to leverage both projects' needs for a **common and consistent customer view of their position**.

Solution

The bank's goal was to build online and mobile banking experiences that integrated core system and third party extension functionality into a **single interface layer that handled security and limited re-work introduced by the core system migration to a minimum.**

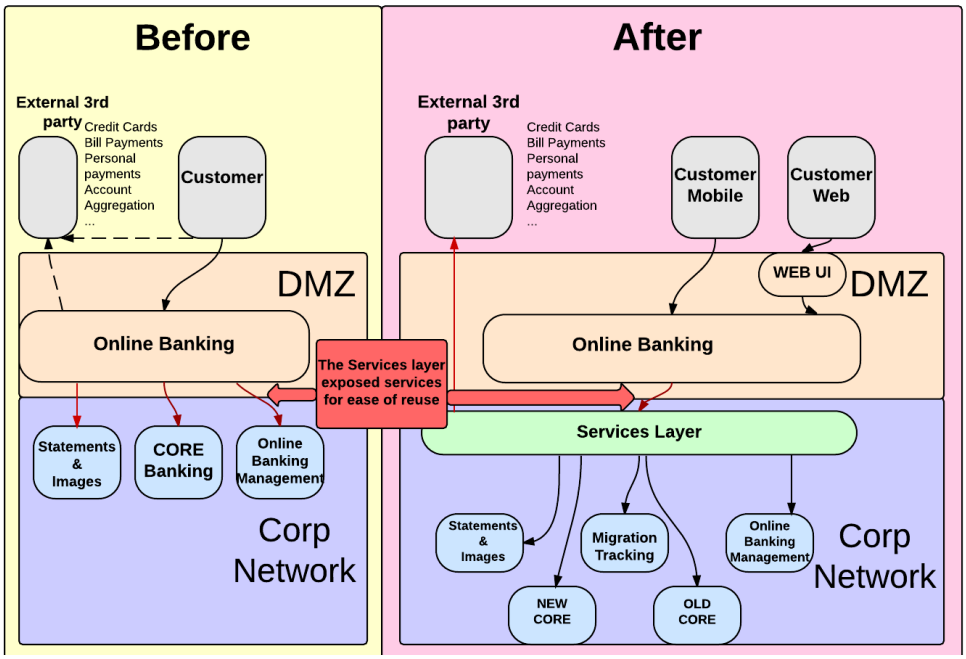
Crossvale's role in this was the design and construction of a **Service Oriented Architecture (SOA) layer that presented a single point of contact** for the online and mobile banking platform to connect to for integrating functionality from the core system and external third party vendor systems. This SOA layer was designed to have a consistent security model and access method so that despite the various backend systems having different protocols and transport mechanisms, the online banking platform only had to make use of SOAP over HTTPS and a single security model.

In dealing with the core system migration, the SOA layer was built to make **use of a tracking system that determined the migration status** of a customer's account. The appropriate backend system was then used to retrieve the requested information, with the SOA presenting the data, regardless of source system, **in a consistent data model to the front end.**

Results:

- Integrated source of online and mobile banking functionality.
- No rework required in online banking platform during customer and account migration to new core banking system.
- Reusable services increasingly incorporated into other bank channel applications.

With integrating external third party vendors, the SOA layer was used to abstract the disparate security requirements and transport protocols of the separate vendors. The required functionality was presented **through a single point of contact (along with core system functionality) making 3rd party functionality simply another service being offered within the services layer**.
This unified services model also allowed other bank systems to easily **reuse exposed functionality** and quickly incorporate previously inaccessible systems and data.



Results

The results were the ability for the bank to build an integrated online banking and mobility platform that presented the customer with a **consistent view of data, through even a six month core migration plan**. External functionality, such as credit card management, bill payment and personal payments, was presented to the customer without having to hand off to third party web sites, **but by integrating their systems through the services layer.** The added benefit of this was that the functionality was then also available to the mobility platform, and not simply the web platform.

As for **reuse the key success came when an internal employee survey showed that the lack of ease of access to customer credit card information at the teller line was widely reported problem.** Making use of the already integrated third party credit card system, the teller customer information application was able to quickly integrate and use customer credit card information – making it accessible to the teller workers – **meeting a clearly identified need in the bank's ability to service its customers.**

Crossvale Inc.
www.crossvale.com
5050 Quorum Drive #325
Dallas TX 75254
(866) 472-7945