



Software Company Speeds Bank Validation Process, Expects 20 Percent Productivity Gain

Overview

Country or Region: Denmark
Industry: Financial services—Banking

Customer Profile

Bankdata is one of Denmark's largest developers of financial IT solutions. Based in Fredericia, Denmark, the company has about 500 employees.

Business Situation

Bankdata wanted to perform validation tasks faster and improve application life-cycle management (ALM) for its Microsoft® BizTalk® Server and Microsoft .NET Framework development environments.

Solution

By upgrading to Microsoft BizTalk Server 2009, which has enhanced support for Microsoft Visual Studio® Team System 2008 Team Foundation Server, Bankdata now has powerful tools to strengthen its ALM.

Benefits

- Helps speed transaction processing
- Helps provide faster notifications
- Improves developer productivity
- Enhances product quality and quantity

“With BizTalk Server 2009 and the enhanced support it provides for Visual Studio Team System 2008 Team Foundation Server, we can provide more and better applications to our customers faster than before.”

Bo Nielsen, Software Architect, Bankdata

Bankdata builds banking applications that comply with standards set by the Society for Worldwide Interbank Financial Telecommunication (SWIFT). SWIFT uses a unique data format that must be translated before Bankdata applications can use it. Bankdata uses Microsoft® BizTalk® Server 2009 to translate data and keep systems up to date. Now, existing banking relationships are validated when transaction messages are created. BizTalk Server 2009 also supports a notification service in the NetBank online banking system. Through this service, customers are alerted to specific activities in their accounts. To help its developers, Bankdata relies on BizTalk Server 2009 support for Microsoft Visual Studio® Team System 2008 Team Foundation Server. Bankdata expects to improve application life-cycle management, boost productivity by 20 percent, and raise the quality and number of solutions it produces.

Situation

Bankdata was founded in 1966 and today is an international company with 500 employees. It is one of the largest developers of IT software solutions for banking institutions in Denmark. The company develops software for its 14 member banks, which are also joint owners of the company.

Bankdata builds many applications based on Microsoft® BizTalk® Server and the Microsoft .NET Framework. Some of these applications must support standards established by the Society for Worldwide Interbank Financial Telecommunication (SWIFT). SWIFT markets several software products and operates SWIFTNet, a highly secure worldwide communications network used for interbank communications worldwide.

Before two financial institutions can perform any type of transaction, they must establish a reciprocal relationship that authorizes them to exchange messages with each other. They do this by using SWIFT Alliance Access (SAA), a software product by SWIFT that stores data about bank relationships and verifies them. After a relationship is established, the banking counterparts can exchange messages through SWIFTNet.

To ensure maximum security, validation is required for every message that is sent through SWIFTNet. But sometimes those validations can be delayed. For example, if one bank initiated a funds transfer to another bank and SAA could not find an existing relationship between the two banks, the initiating bank would not be notified of the error until the following day. That delay could have a significant impact on both commercial and individual bank customers. In addition, the proprietary data format used by SAA presented a challenge for organizations like Bankdata that need to integrate SWIFT data with their existing (non-SWIFT) financial systems.

To address both of these issues, Bankdata needed an integration solution that would bridge the gap between its mainframe systems and SAA. Bankdata also wanted to improve application life-cycle management (ALM) for the applications that it develops by streamlining the development process and reducing development and maintenance costs. “We are in the process of maturing our ALM for our BizTalk Server and Microsoft .NET Framework 3.5 development environments,” says Bo Nielsen, Software Architect at Bankdata. “Our lack of visibility into the development process created a bottleneck in our integration solutions. We wanted tools that could help us mature our development process for these two platforms.”

Solution

Bankdata had used Microsoft BizTalk Server 2004 for several years. “Bankdata made a strategic decision to use BizTalk Server as its platform of choice for all integration solutions,” says Nielsen. In keeping with that decision, Bankdata upgraded to Microsoft BizTalk Server 2009 and made it an integral component of a solution that it recently developed—Financial Institutions Relationship Management (FIRM). As part of this solution, BizTalk Server 2009 receives data from SAA and translates it from the SWIFT data format to the native format used by Bankdata mainframe systems. With BizTalk Server, FIRM pre-validates relationships—about 17,000 a day—when a message is created, thus avoiding the problematic delays that often would be caused by relying on SAA to validate relationships.

Bankdata also chose to use BizTalk Server 2009 for the company’s Notification Service, an application that it originally developed on BizTalk Server 2004. Notification Service alerts bank customers when certain events, such as a deposit or an overdraft, occur in their accounts. Through NetBank, a Web-

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based online banking system developed by Bankdata, customers have online access to their accounts where they can choose the events they want to be notified about, either by e-mail or by Short Message Service (SMS). When an event occurs, BizTalk Server 2009 receives an event message from the mainframe system, maps the message to the appropriate format, handles protocol settings, and sends the message to the Simple Mail Transfer Protocol (SMTP) server, the SMS gateway, or both. Notification Service sends an average of 6,000 messages a day to bank customers worldwide.

BizTalk Server 2009 builds on the business process management capabilities of prior releases to help organizations extend their core process management technologies even further. The latest release also helps enhance developer and team productivity. Using BizTalk Server 2009, Bankdata can take advantage of the support provided for Microsoft Visual Studio® Team System 2008 Team Foundation Server, which includes tools to help all members of a development team work together effectively and improve ALM.

Benefits

BizTalk Server 2009 helps Bankdata succeed by accelerating validation tasks that previously caused delays and by delivering near real-time customer notifications. Bankdata expects the solution will help developers work more productively and raise the quality and number of products and services that the company produces for its member banks.

Speeds Transaction Processing, Provides Faster Notifications

Because Bankdata uses BizTalk Server 2009 for its FIRM solution, customers of its member banks no longer experience the delays that resulted from SAA verifying established bank relationships. Previously,

delays could take up to 24 hours. With BizTalk Server 2009, bank relationships are verified when messages are created, which eliminates message delays and ultimately speeds transaction processing. From an IT perspective, pre-validation helps to optimize the transfer workflow. It reduces system resources spent on handling validation failures at the SAA level, and it helps to eliminate the business consequences of a delayed transfer.

The capabilities of BizTalk Server 2009 are also critical to the success of the Bankdata Notification Service. The service would have little value to customers if, for example, they did not receive notification of a deposit or an overdraft until 24 hours after the event occurred. “With our solution based on BizTalk Server 2009, which offers users the flexibility of e-mail or SMS notification, customers have the convenience of being notified immediately about the account events they want to monitor,” says Nielsen.

Improves Developer Productivity

Developer productivity is important to Bankdata, which has only five BizTalk Server developers and no plans to hire additional developers in the near future. The compatibility of BizTalk Server 2009 with Visual Studio Team System 2008 Team Foundation Server helps these developers to work more efficiently by providing tools for integrated and consistent source code control across BizTalk Server and .NET Framework projects. Other productivity-enhancing features that Bankdata plans to implement in the future include tools for work-item tracking, bug management, automated builds with integrated unit testing, and business intelligence. Bankdata expects that this tight integration with Visual Studio Team System 2008 Team Foundation Server will reduce the complexity of its infrastructure and lower maintenance costs in the future.

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In addition, the team portal in Team Foundation Server will help team members to collaborate more effectively. “Using BizTalk Server 2009 with the application life-cycle management tools that are built into Team Foundation Server, we can support more solutions,” says Nielsen. He adds that eliminating the bottleneck in the integration platform will speed the overall project rate and make it possible for developers to do more with their time than they could before. “After we implement application life-cycle management, we expect a 20 percent increase in application development productivity on our BizTalk Server and .NET Framework 3.5 platforms.”

Enhances Product Quality and Quantity

By using BizTalk Server 2009 and Team Foundation Server, Bankdata expects to improve the quality and increase the quantity of products and services that it develops. In the past, developers created applications for things like messaging and routing, but now they have the tools they need to develop more complex applications that control workflows. “The tools in BizTalk Server 2009 and Team Foundation Server that help our developers work more productively are the same tools that will help us increase the quality of our code,” says Nielsen. “These tools will allow us to build continuous integration tests and manage BizTalk Server and .NET Framework projects far more efficiently than before. Having the proper tools will help us to achieve our goal of maturing our ALM on the BizTalk Server and .NET Framework development platforms.”

Nielsen sums up the benefits of the solution: “With BizTalk Server 2009 and the enhanced support it provides for Visual Studio Team System 2008 Team Foundation Server, we can provide more and better applications to our customers faster than before, and we will be able to release new products simultaneously on different platforms.”

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For more information about Bankdata products and services, visit the Web site at: <http://alm.bankdata.dk/engelsk>

Microsoft Server Product Portfolio

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