



Banc Internacional/Banca Mora Adopts Multichannel Solution

The Banc Internacional/Banca Mora (BI/BM) is the leading banking group in the Principality of Andorra, a republic situated in the Pyrenees, between France and Spain. BI/BM is committed to quality, which the bank defines as “satisfying the reasonable expectations of our clients—both internal and external.”

BI/BM’s efforts to fulfill this commitment have won the bank awards from the Ibero-American Foundation for Quality Management and the European Prize awarded by the European Foundation for Quality Management, making it the only company in the world to have achieved this level of recognition from both of these important institutions.

Meeting the Technology Challenge

To improve the quality of its client services, BI/BM knew it needed to maximize the advantages provided by the latest technology. The bank decided to carry out a gradual migration of the bank’s operational business channels—Offices, ATMs, and Electronic Banking—to a multi-channel solution. Key to this process was keeping the day-to-day operations of the various channels in service during the transition. It was also important that the new system be able to incorporate new channels in the future.

Fujitsu has long supplied solutions to BI/BM. The excellent performance ratings of these products gave the bank a high level of confidence in the company’s capabilities, so Fujitsu was selected to design a solution that would meet all BI/BM’s goals.

Customer:

Banc Internacional/Banca Mora Group

Industry:

Financial Services

Challenges:

- Offer clients latest technology
- Share resources among channels

Solution:

- Fujitsu Interstage Application Server
- Fujitsu Multi Delivery Channel System
- Fujitsu PrimePower 400N Servers

Benefits:

- High performance and fast response
- Compatibility with legacy systems
- Time savings from eliminating need for software distribution
- Easily expandable architecture
- Increased efficiency from reusability of software components
- Access to the same services, products, and interface from any workstation



The Multi-Channel Solution

The two most important project design keys were planning the differentiated channel migrations and the technical design for the best solution for each. And, as mentioned, the new system would have to allow new channel incorporation in the future.

The BI/BM-Fujitsu team started with the ATM channel, subsequently adding Offices, and leaving Electronic Banking to the end. The centerpiece of the technical solution was Fujitsu's Interstage Application Server. The Interstage Application Server easily manages all the channel requests to the central BI/BM computer system, relieving it of channel arbitration and offloading the burden of additional processing. The open technology of Interstage Application Server enables it to provide the appropriate display format for each of the channels, another burden that it takes away from the central system.

To provide the robustness and flexibility the solution requires, the design team chose these Fujitsu products:

- Fujitsu Interstage Application Server, which is designed and built to deliver the high level of scalability, reliability, and stability that BI/BM required. Interstage Application Server was chosen for its high performance and fast response times (transactions per second).
- Two Fujitsu PrimePower 400N Servers with a Clarion FC4500 external storage system to perform according to the high RAS capabilities and quality of service needed for this project.
- Fujitsu Multi Delivery Channel System (MDCS), as the development platform—to build a solution capable of delivering customer services through different channels at any time.

Up and Running and Ready for the Future

To date, the ATM channel solution has been successfully implemented. The ATMs communicate via TCP/IP with the Interstage Application Server, where the MDCS receives the requests, turns them into correctly formatted messages, and sends them to the Authorization Center. In the other direction, the application receives the responses after processing and sends them to the terminal that initiated the operation.

Javier Iriarte, Banca Mora's computing director, expressed complete satisfaction with the new system, "The Fujitsu solution is so much more reliable than other products on the market that try



to solve the same problem. During all the time this solution has been running, we haven't experienced a single problem."

For the Offices channel, a pilot has been completed that handles all the previous functions of this channel and, most importantly to BI/BM, runs simultaneously with the existing system on all the bank's workstations. Data can be exchanged between the two systems without any special user actions. This will facilitate the smooth migration of all transactions to the new environment. In addition, the MDCS solution used on both the Interstage Application Server and on the terminals at the branch offices eliminates the need to distribute updates to the application software, assuring that everyone has access to the latest version at all times.

The next phases planned for the Offices channel include expanding the new solution to all the bank's workstations, both at the branch offices and at Central Services, and the subsequent migration of all application transactions and services. Once this channel is complete, design and build of the Electronic Banking system will begin.

Fujitsu's solution, based on Interstage Application Server and MDCS, is a future-proof investment. Because of its built-in flexibility and robust operational capabilities, it will continue to play an important role in meeting the diverse needs of BI/BM as the bank expands its services and incorporates new channels in the future.