The Banshu Shinkin Bank

Customer Success

Business Critical Bank Database Integration on Windows Server

High powered highly reliable PRIMEQUEST open server delivers mission critical business support

Solution	• Database system consolidation on powerful 64-bit server stabilized business systems, reduce costs and improve growth potential
Industry	• Banking and Finance
Product	• PRIMEQUEST 540
Requirement	• Ensure competitive advantage, handle peak loads, improve management and marketing decisions, support new products & services
Benefits	• More flexible, scalable system, easier and lower-cost management, improved marketing & business analysis, greater operational continuity & stability, headroom to grow business

Background

The Banshu Shinkin Bank (a specialist credit union for Small to Medium Businesses (SMB)), was established in 1930. Located in Hyogo prefecture near the city of Kobe in Japan, it is a leading enterprise, proud of its active contribution to regional economic development.

In 2007 as part of the renovation of its client information and transaction management systems, high reliability was sort for an integrated database. The bank chose an exceptionally reliable Fujitsu mission critical PRIMEQUEST 540 server, with extensive expansion capability. The result was stability that guaranteed highest levels of customer service, plus a powerful and available IT base able to support the drafting of management strategies to win against competitors.

Recently new functions such as Internet banking, convenience store ATMs, debit card services, and personal authentication systems, have heralded fresh financial services one after another plus a rapid change in business circumstances. In addition, competition is fierce and increasing between financial institutions, with stories of mergers, for capital expansion, no longer a rare event. Under such conditions, and within its Hyogo prefecture business development base, The Banshu Shinkin Bank is making all efforts to raise its own distinctive value.

“In the regional credit bank business, common use of systems is advancing quickly. But, while system collaboration can hold down development and application costs, plus reduce risk, it also restricts the services that can be offered; creating sameness across financial institutions. To remain ahead in a rapidly changing business environment, it is essential to develop new products and services to stay distinctive. For that reason we had to consider creating a system most suitable to us.” said Yukinori Eikyu, Managing Director, The Banshu Shinkin Bank.

With a background of maintaining their own individual system as a positive for the bank, they had converted their information systems to an open Windows Server environment as early as 2000. This foundation had enabled them to develop operational know-how in systems strong in change capability.

System reconstruction starts with throughput focus

However, owning their own system carried with it some issues. In line with the increase in the number of branches, the amount of information in the head office systems was increasing at an annual rate of 10% or more. It became apparent that concentration of access at the end of each month created peak server loads causing concern for operational stability.

Kiyohiko Chiba, Executive Officer and General Manager, System Division, The Banshu Shinkin Bank explained “With financial institutions, there are accounting systems naturally, but a system down of the information systems needed by staff is also not permitted, no matter what. For example if the loan assessment system stops, loans can’t be approved, inhibiting business.”

FUJITSU

THE POSSIBILITIES ARE INFINITE

Therefore to meet the needs of the accounting system, and with a focus on enhanced reliability, a bold start was made on the reconstruction of the information systems.

With reliability as the prime condition PRIMEQUEST was adopted as the DB server

In examining platforms for the new system, in addition to guarantied high reliability, standardization of the operating system and database were also seen as important.

To date the database systems of the 17 different business functions had been constructed one by one on separate industry standard servers. The different installation times had resulted in a mix of Windows NT Server, Windows 2000 Server, Oracle 8, 9i, etc., all coexisting together. As a result applying operational amendments and application management were problematic.

“In addition to physical server integration we aimed at bringing the OS and database up to date by standardizing on Windows 2003 and Oracle 10g. This would have the effect of ensuring improved manageability and overall reliability.” said Yoshitada Nakai, Deputy General Manager, System Division, The Banshu Shinkin Bank.

When considering the reliability and strengths of the hardware for their integrated database, the bank took a 10 year view, prudently examining and comparing products from different vendors for their selection. Their decision to adopt Fujitsu PRIMEQUEST 540 was based on its advanced 64 bit dual core Intel Itanium 2 processors scalable to 32 cores (16 processors) and the outstanding availability enabled by its internally duplexed hardware system. In addition, Fujitsu PRIMERGY servers and ETERNUS 8000 storage were adopted as application processing and storage devices, respectively.

Further having experienced the Kobe and Osaka earthquake disasters, the bank fully understood the need for Disaster Recovery(DR). Construction is advanced on a backup center for their Kobe head quarters. Slated for operation in 2009, it will duplicate the accounting systems (Fujitsu GS21 series mainframe based) as well as the new information systems based on PRIMEQUEST 540 and other equipment.

“The centers will be linked by wide bandwidth fibre optic cable, and due to mutual backup operation, the bank’s business continuity will be secured both for customer service and by distance, if a disaster occurs,” said Mr.Nakai proudly.

Strategic use of integrated database aimed at competitive advantage and strong management

The information system reconstruction project was commenced in 2006 with Fujitsu’s proposal received in the summer of the same year. Careful and repeated testing, with bank staff participation using actual applications and data, at Fujitsu’s Tokyo Platform Solution Center, enabled a safe system cutover in May 2007.

“With less than a year scheduled for this work, Fujitsu’s wealth of experience and results in the Japanese Finance market made for a good choice of partner” evaluated Mr. Chiba.

After production switchover to the new information system the PRIMEQUEST CPU activity ratio, even at peak times, averaged just 20-30 percent. This stabilized operation and ensured there was not even one problem incidence. In addition, the time taken for batch processing was also significantly shortened due to the enhanced memory space from the 64-bit conversion.

“We think that in the future, the bank’s management can ever more strongly focus on competitive growth. Data centralized in the integrated database can now be used to maximize and improve marketing precision, enable new products as well as new services like ‘Relationship Banking’,” said Mr. Eikyu looking forward.

With PRIMEQUEST offering corresponding scalability, expansion from the current 61 to 100 branches is possible; allowing the bank to safely develop and strengthen the regional economy further.

The Banshu Shinkin Bank

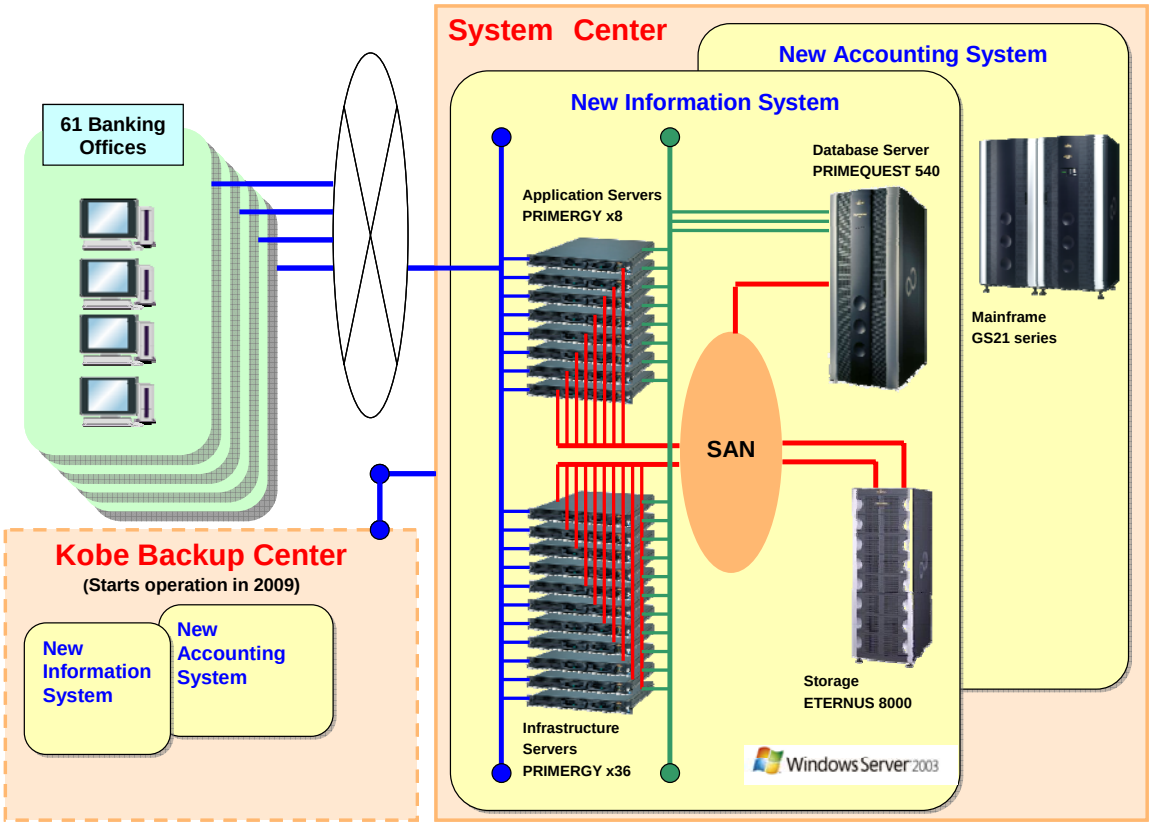
Customer Success

Yukinori Eikyu
Managing Director
The Banshu Shinkin Bank

Kiyohiko Chiba
Executive Officer &
General Manager
System Division
The Banshu Shinkin Bank

Yoshitada Nakai
Deputy General Manager
System Division
The Banshu Shinkin Bank

【System Configuration】



FUJITSU

THE POSSIBILITIES ARE INFINITE