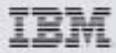


Business Rule Management as an instrument for increased flexibility and quality



Software Group



Welcome to the podcast about Business Rule Management as an instrument for increased flexibility and quality. Najib Niazi, Senior Project Leader and Director of the Business Rule Competence Center at Credit Suisse and Markus Saladin, Principal at Abridge AG, were interviewed by Christian Achermann.

Christian Achermann: „Mr Niazi, could you please tell us something about yourself and your function at Credit Suisse?”

Najib Niazi: „I work as an IT Project Manager (IT PM) at Credit Suisse. In my many years of employment at Credit Suisse, I have on the one hand managed major projects such as for example Y2K Mainframe Applications, AURA (Application-based User Rights Administration) and PTC CC (Product-Tariffs-Contracts Core Components), and on the other hand have assisted with numerous smaller projects. Since April 2008, I have been the manager of the BRCC (Business Rule Competence Center).”

Christian Achermann: „Despite the strained economic situation, Credit Suisse has decided to deploy IBM WebSphere ILOG JRules throughout the enterprise. What motivated you to carry out this very welcome step?”

Najib Niazi: „As a matter of fact, Credit Suisse has coped very well with the financial crisis and is in a comfortable situation when compared to other banks. Nevertheless, the Credit Suisse IT must also think and act in a cost-conscious and forward-looking manner. The deployment of a BRMS (Business Rules Management System) was already evaluated in 2003 by the IT Architecture Credit Suisse Private Banking under the leadership of the current CTO at Credit Suisse, Stephan Murer. The application ROT (Relationship Opening Tool) went live in 2005 with IBM WebSphere JRules – then under the name of ILOG JRules. The experience gained with ROT and other applications, as well as the fact that according to Gartner, JRules is one of the leading products in the BRMS sector, prompted us to obtain an "Enterprise Wide

License" (EWL) for unlimited time for all Credit Suisse Group controlled Legal Entities (LE)."

Christian Achermann: „Which benefits could be obtained from these JRules projects?"

Najib Niazi: „Business Rules (BR) and their deployment simplify, deepen and expand the understanding of business processes. Formalized and implemented business behavior (Business Logic) is presented and provided up-to-date in a comprehensible manner for the business in the form of BR. Business Rules fulfill two basic functions, namely the documentation of the solution in business language on the one hand, and their machine interpretable specification on the other. Business Rules optimize the lead time or product introduction time. In the form of BR, formalized business behavior can be changed or extended within hours or days rather than in weeks or months as was the case with conventional approaches (implementation by static program code). BR require less effort for implementation, provided that the necessary guidelines (Business Rule Governance) and the Business Rules Engineering, i.e. the definition and maintenance of the Business Rules are clearly regulated. Then BR systems open up new possibilities, e.g. the simulation „what would be if....“, which allows us to change specific parameters on demand, or even to carry out an analysis of the „what was“ situation. This agility is clearly an advantage that conventional approaches can't offer."

Christian Achermann: „You created the Business Rules Competence Center (BRCC) to support the group-wide implementation of the BR technology. What is the scope of the BRCC functions, and which benefits can CS and the end user draw from this?"

Najib Niazi: „The employment and usage of the BR technology doesn't just offer opportunities, but also poses certain risks. Business Rules are a very powerful instrument. Uncontrolled usage and handling can paralyze a company and in an extreme situation, even ruin it. Therefore, at Credit Suisse we place the greatest value on Business Rule Governance, on the adherence to the guidelines as well as

to the risk assessment, in the same way this would be handled by conventional software applications and implementations.”

Christian Achermann: „Mr Saladin, you have supported CS as an advisor in taking the decision for JRules. Are you of the opinion that the same motivations will apply to other customers in the market?”

Markus Saladin: „Yes, as despite the financial turbulence, the issues of „Governance“ and „Time-to-Market“ are more important than ever if a company wants to emerge stronger from the crisis. Where are costs saved through the deployment of BRM? Here, the involvement of the business, the shorter development cycles and the omission of the code implementation in the case of repetition should be mentioned. The costs for the first implementation remain about the same, but a shift in costs occurs: more effort is generated at the first implementation, as a Business Object model must be created. In exchange, the effort for the entry of rules is reduced and greater quality and transparency are achieved nevertheless. The great savings potential for BRM lies primarily in dynamic environments, that is where rules often change and JRules can strongly support the modification and further development of rules, which again drastically reduces the lead time. Last but not least, the rules will be implemented for the first time with IBM JRules – as with other customers as well. They are central and completely available and thereby also controllable. Projects can acquire a taste for this approach. It is rare for a single JRules project to be implemented on its own, as today about 70% of the programmed code lines consist of rules, or contain rules. There is enormous potential here. And I’m convinced that the spread of JRules, with increasing automation and the rising demand for Governance, will move rapidly forward. I look forward to many interesting projects.”



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