

Celink transforms its core business platform using middleware from IBM.

Overview

■ **Challenge**

With its reverse mortgage servicing business growing rapidly, Celink was undertaking development of its platform of the future while seamlessly continuing to meet client demands. The company was committed to furthering its reputation for responsiveness, flexibility, scalability and creativity, and it needed a processing system that reflected those strengths.

■ **Solution**

Celink worked with IBM Business Partners One Point Solutions and M Systems International, Inc., to develop a new Web-based system for servicing reverse mortgages using EGL and middleware from IBM.

■ **Key Benefits**

Celink supported the continued scalability and reliability of its systems by migrating to IBM DB2 software, and used data compression to reduce storage requirements and backup times. IBM Rational Application Developer for WebSphere Software and IBM WebSphere Application Server software provided a proven platform that helped increase development flexibility and helped create business opportunities with new clients.

Headquartered in Lansing, Michigan, Celink provides investor-grade servicing of all types of loan products, but most importantly, reverse mortgages. Available to senior citizens, reverse mortgages enable homeowners to convert equity in their homes into cash payments. As a Fannie Mae and Standard & Poor's approved servicer of reverse mortgages, Celink has been nationally recognized for its ability to manage the unique servicing requirements of this increasingly popular loan product.

When demand for reverse mortgage servicing began to increase sharply, Celink foresaw the value of migrating its existing proprietary servicing platform to enable rapid response to marketplace demands. "Initially, the reverse mortgage marketplace was fairly standard," explains Brent Steiner, chief technology officer at Celink. "Today, however, our clients are bringing out their own unique products. They want to go to market quickly, and they are not going to wait long to roll out a new product. This trend is likely to continue. So by continuously expanding our servicing platform capabilities, we're positioned to further our reputation for responsiveness."

Positioning for continuously increasing scalability

Celink's previous reverse mortgage servicing software, based on Microsoft® Access software, had been capably handling the company's loan volume; in fact, the application had helped Celink become an industry leader in reliability and service. Still, Celink recognized that a new system could further increase scalability and reliability, and help the company keep pace with industry growth and capture new business. "As our user base increased, discussions with clients and prospective clients suggested new generations of needs could benefit from a new technology foundation within our company. Clients were universally impressed with the functionality that we provided with our first generation—and in fact it's one of the things that led new clients to us. So going forward, we knew a system with virtually limitless scalability and flexibility would be consistent with who we are as a company," says Steiner.

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Key Components

Software

- *IBM DB2 9*
- *IBM Enterprise Generation Language (EGL)*
- *IBM Rational Application Developer for WebSphere Software*
- *IBM WebSphere Application Server*

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—Brent Steiner, CTO, Celink

Working with IBM, One Point Solutions and M Systems

After contacting IBM, Celink began working with IBM Business Partners One Point Solutions and M Systems. One Point Solutions suggested a solution based on IBM DB2® information management software and development services by M Systems using the IBM Rational® Application Developer for IBM WebSphere® Software application. Steiner notes, “We wanted to work with the very best, and our research showed that IBM would be a wonderful resource. They had special expertise in development areas that complemented our technology plan, and having worked with DB2 in the past I knew it was a solid platform. Another benefit was knowing that our clients—several of them being large financial institutions—were comfortable with it as well.”

Following an evaluation of competitive products, Celink made a strategic decision to standardize on DB2 9 for the reverse mortgage database. According to Steiner, DB2 made it possible to transition easily from Celink’s existing application to the new system the company needed. He adds, “Once we started talking about the actual conversion of the application, we decided that M Systems had the expertise that we needed to get the conversion done smoothly.”

Enabling nearly immediate advantages by converting in two phases

The conversion of the reverse mortgage processing application, named ReverServ, was divided into two phases. In the first phase, Celink replaced the Microsoft Access database back end with IBM DB2. In the second phase, M Systems developed the front end and business application using IBM Rational Application Developer for WebSphere Software and EGL technology.

Celink was able to benefit almost immediately from some of the advanced features provided by DB2, including data compression. “Data compression has worked very well because our database is growing rapidly and we do our daily system backups through a secure connection to a remote location. Using the compression features of DB2 9, this process is much faster and more efficient,” Steiner explains.

Choosing EGL and Rational Application Developer for WebSphere Software technologies

Celink had decided to implement ReverServ with Java™ Platform, Enterprise Edition (Java EE) technology and a browser-based front end to enable flexibility and responsiveness in meeting its clients’ requests. To enable staff to focus on ongoing client needs, Celink relied on M Systems to develop the first version of the system. Ultimately, however, Celink developers took over maintenance responsibilities. After considering the technical requirements and constraints of the project, the team saw a number of advantages to using EGL and Rational Application Developer for WebSphere Software to develop ReverServ.

Hal Maner, president and chief technology officer of M Systems, explains, “The functionality of the application fits the strengths of EGL really well—specifically, the ability to quickly develop Web-based, business-oriented applications. With Rational Application Developer and EGL, we can do rapid application development against a preconfigured database with all the technology and reliability benefits of the J2EE [Java EE] environment—but without all the overhead of J2EE development.”

Because EGL enables developers with experience levels ranging from well versed to less well versed to create enterprise-class applications, Celink developers were able to take on maintenance of the application rather easily. “While M Systems developed the application, we also worked closely with Celink developers,” says Maner. Steiner adds, “We have had some of our developers attend IBM training, and we continue to get the ongoing support we need from M Systems.”

Speeding development of code

By using EGL to develop ReverServ, and JavaServer Faces (JSF) technology to build its user interface, M Systems was able to accelerate development and keep the project on schedule. M Systems developers used Rational Application Developer for WebSphere Software to automatically generate Java code from EGL.

“Automatic code generation definitely speeds development, but more importantly, it provides reliable code. EGL and Rational Application Developer give us a rich toolset for building user interfaces and for system debugging at the EGL level. When you can debug at a higher level, it is less time consuming because you don’t have to get into the technical details of Java,” says Maner.

Accelerating turnaround, streamlining deployment

Rapid development and deployment also enabled M Systems to deliver preliminary working releases of the application for Celink to evaluate. “We used DB2 and deployed to IBM WebSphere Application Server software. The technology integrates well with EGL, so we’re not spending time integrating technology,” says Maner.

When Steiner made suggestions on improving the application, he saw immediate results. “Because of the nature of EGL, we got turnaround on our feedback very quickly,” he notes.

Supporting compliance with the Gramm-Leach-Bliley Act

Celink must comply with a number of regulatory mandates, including the Gramm-Leach-Bliley Act (GLBA). “Because of GLBA requirements, we have specific considerations, including confidentiality of data, that we built into our current application,” notes Steiner.

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“Meeting those requirements is quite a bit easier with EGL,” adds Maner. “And from an architectural aspect, EGL encapsulates the business logic and separates it from the user interface and data tier. Building applications in this way enforces a certain discipline that simplifies compliance.”

Responding to client needs

Ron Flannery, president of One Point Solutions, notes that as a small or midsize business (SMB), Celink benefited from having a single point of contact for IBM solutions. “Celink is a great example of an SMB that runs its business on IBM software. The single-vendor solution includes not only IBM database technology to house the data and IBM development products to build and deploy the application, but also Cognos reporting software. I’m particularly excited about the Cognos solution, because it provides dashboarding, detailed trend analysis and the ability to roll out reporting to Celink’s customers,” explains Flannery.

Steiner reports that Celink realized several short- and long-term competitive advantages by adopting middleware from IBM. “Anybody that works in financial services can tell you that each client has a unique set of reporting and business functionalities, so the faster we can adapt and react to each individual client’s requirements, the better we are at meeting our client’s objectives,” says Steiner. “With IBM solutions, we built the next generation of our system with new functionality to handle virtually all situations. One of the biggest benefits we’ve seen so far has been the increased reusability of components and modules that we are developing. Going forward, that will save us a tremendous amount of time.”

Maner sees similar benefits to using the IBM Rational Software Delivery Platform. “From our perspective, the biggest benefit of EGL and IBM middleware is the ability to create a robust and leading-edge Web-based business application in a quick and affordable manner and deliver it quickly to our customer. Along with the great support and education we get from IBM, that is helping us to become more competitive in our marketplace, as we help Celink continue their competitiveness in theirs.”

For more information

To learn more about EGL technology, contact your IBM Business Partner or IBM representative, or visit:

ibm.com/developerworks/rational/products/egl

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