

# Fortis integrates banking systems for realtime information sharing with WebSphere software from IBM.

## Overview

### ■ Challenge

Due to the introduction of a new law, the bank had to respond quickly to a change in the business rules for processing credit applications

### ■ Why Become an On Demand Business?

To more efficiently process credit applications, Fortis needed realtime access to external information resources as well as seamless integration among branch offices

### ■ Solution

Fortis built an information exchange solution that allows it to interact with outside agencies and streamline its procedures for processing customer loans

### ■ Key Benefits

The solution improved collections and reduced administrative costs; increased business agility as a result of integration with external information source; increased earnings by responding to customers in realtime; significant savings in IT costs



Fortis is using WebSphere software from IBM to fast-track loan requests and improve productivity.

For many people, Belgium owes its fame to its capital, Brussels, and to well known products such as chocolate, lace and beer. But, the country's image does not rest solely on these few criteria. Those in the know realize that Belgium is renowned for its government policies on consumer protection as well.

One of those consumer protection measures recently threw the Brussels-based, 27,000-employee Fortis Bank (Fortis) into turmoil. Federal regulations required the country's banking institutions to consult with a central

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*– Alain Van Gyseghem, IT Project Manager, Fortis Bank*

## ***Integrating solutions that help enable On Demand Business***

### **On Demand Business Benefits**

- New workflow processes have streamlined the bank's procedures for processing loans, reducing administration costs and shortening the approval cycle
- Ability to respond to customers in realtime—and to share and distribute information among employees and outside sources—has increased earnings
- Reduced need for third-party software has lowered IT costs significantly
- Ability to adhere to new federal guidelines allows bank to meet government regulations
- Open, integrated and resilient IT infrastructure

*“By using WebSphere Business Integration Message Broker, we can extract more value from our existing investment, and quickly integrate additional systems to support ongoing market strategies.”*

*—Alain Van Gyseghem*

information repository maintained by the National Bank of Belgium (NBB) before granting any loans. By doing so, NBB would be able to prevent lenders from extending credit to customers who were already too far in debt. NBB's database houses the credit histories of more than four million citizens.

Problems arose when Fortis ([www.fortis.com](http://www.fortis.com)) found that its systems could not easily exchange business information with NBB's repository due to conflicting messaging structures. That meant that the company had no fast way of learning about the credit record of lending candidates.

### **Complying with federal regulations**

“Our central mainframe and NBB's information management system had no way of talking to each other,” says Alain Van Gyseghem, IT project manager, Fortis Bank. “The new law was to take effect in six months, so if we didn't find a way to integrate our systems with the NBB systems by then, we would have to halt our lending operations and lose a substantial customer segment.”

Not only did Fortis have a hard time sharing information with NBB, it also struggled with similar challenges internally. With a heterogeneous infrastructure environment, Fortis found itself using a cumbersome and inefficient process to exchange business data between its branches and the central systems. “Our complicated daily procedure was prone to errors and caused more work for our office staff,” says Van Gyseghem. Not only was the bank under pressure to conform to the federal regulations, it also risked alienating its loan customers because it was taking too long to process credit applications.

Fortis urgently needed to resolve its information exchange problems—ideally with a single solution addressing internal and external communications. “Our company was being driven by a regulatory change which required the ability to respond in realtime to a governmental agency,” says Van Gyseghem. “We needed to act quickly.”

Fortis had considered outsourcing the project, but such an option had drawbacks for the bank. “Any subsequent specification changes issued by NBB would force us to go back to our third-party vendor for help all over again,” says Van Gyseghem. “We wanted the ability to develop new applications ourselves. That would improve our flexibility and enable us to keep all of our knowledge onsite, which, for security and resource management reasons, was important to us.”

Working with IBM Financial Services Solution Center in Dublin, Ireland, Fortis implemented a B2B information exchange solution that transforms and enriches core business information in realtime. The new system provides seamless intermediation between the bank and NBB, and has streamlined integration between its individual branch offices, improving the workflow process for managing customer loans. By automating its information flow, Fortis has refined its procedures for exchanging data both internally and externally.

### Fortis builds information exchange system

"We've created a single, cohesive environment for sharing information throughout the enterprise and beyond," says Van Gyseghem. "We can interact with the NBB system efficiently and meet all of the new guidelines for processing consumer loans. At the same time, we have the ability to leverage our new infrastructure to integrate information for delivery across multiple branches. As a result, we now have seamless integration between the central mainframe and remote offices. Bottom line: we can serve our customers better, thanks to faster, more accurate and effective communications."

The new solution is based on IBM WebSphere® MQ and IBM WebSphere Business Integration Message Broker. IBM WebSphere MQ provides the basic messaging infrastructure for the various branches. It runs on more than 1,500 Microsoft® Windows NT® servers and is used primarily to ease integration between the Windows® clients—used by about 6,000 employees—and the bank's four IBM @server® zSeries® mainframes.

To exchange data between the bank and the NBB database, Fortis is using IBM WebSphere Business Integration Message Broker. Running on two of the bank's four IBM @server pSeries® systems, IBM WebSphere Business Integration Message Broker enables Fortis to dynamically reconfigure information without reprogramming its mainframe end-point applications, allowing it to respond with speed to changes at NBB. The solution gives Fortis the flexibility it needs to quickly adapt to changes in message structures or formats introduced by NBB.

"The deciding factor for us in choosing WebSphere MQ was the critical need of our branches to integrate their operations with the central mainframe systems," says Van Gyseghem. "Other solutions provided pieces of the puzzle, but the WebSphere MQ products gave us an end-to-end integration system for process integration, management and enterprise application connectivity that addressed all of our needs."

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## Key Components

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### Software

- IBM WebSphere MQ
- IBM WebSphere Business Integration Message Broker

### Servers

- IBM @server pSeries

### Services

- IBM Financial Services Solution Center
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On the hardware side, the pSeries servers give Fortis enterprise-class reliability and autonomic computing capabilities at an attractive price. "We were looking for a hardware infrastructure to support the growth of our business, and the pSeries was the most scalable and secure platform available," says Van Gyseghem. "It provides a nice complement to our high-end zSeries, which we depend on for running our mission-critical applications."

The implementation took just four months and allowed Fortis to easily meet the deadline set by NBB. Key to the success of the project was the IBM Financial Services Solution Center, whose engineers developed a custom parser on top of IBM WebSphere Business Integration Message Broker to accommodate the bank's need to integrate with NBB. The parser enables Fortis to seamlessly integrate data formats at runtime and more fully exploit the advantages of IBM WebSphere Business Integration Message Broker.

### **Solving business problems**

"By using WebSphere Business Integration Message Broker, we can extract more value from our existing investment, and quickly integrate additional systems to support ongoing market strategies," says Van Gyseghem.

The revamped infrastructure has enhanced communications among individual Fortis branches and the central mainframe system while enabling faster integration with the NBB database. The solution has improved collections and reduced administrative costs. It has also improved employee productivity and allowed Fortis to respond more quickly to customers through improved information sharing among employees.

"Our loan business is thriving today," says Van Gyseghem. In addition, the new infrastructure has enhanced the bank's business agility, allowing it to react with speed to outside market drivers. Moving forward, the bank is considering leveraging IBM WebSphere MQ and IBM WebSphere Business Integration Message Broker to integrate other applications such as its cash clearing program.

"Not only has the IBM solution helped us dramatically improve our business integration, but our office staff is pleased as well, now that the bank's business is running more efficiently," says Van Gyseghem. "You can't put a price on results like that."

### **For more information**

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