

Re-energizing Sales through Legacy Rejuvenation

A Success Story

Many major US banks sell bankcard services to smaller, client banks - allowing the smaller banks that don't have the capital resources for their own in-house processing, to obtain ATM, debit or credit cards for their customers through the larger banks.

Recently, the Bank Card Services group at a major US bank recognized a situation that could become a problem if ignored - but could also be an opportunity if acted upon. This major bank had been one of the first to provide bankcard services to smaller banks and was a pioneer in the industry. They had entered the bankcard services marketplace early and quite successfully, but their service offering was now in danger of being made obsolete by improving technology.

Their client banks ordered cards by using a modem to dial in to an application on the larger bank's NonStop mainframe computer. This solution fully met the needs of the client banks - it was solid, time-tested, and still quite valuable. Client bank expectations, however, were changing. They were beginning to expect a faster, easier way to connect than a modem, and a more modern interface than a 'green screen.' This major bank's application was becoming stale.

The Bank Card Services group, responsible for selling these services to client banks, was seeing softened demand and was becoming concerned about competitors stealing away market share.

The major bank felt trapped between a rock and a hard place – they urgently needed to modernize their application, but they estimated that a complete redevelopment would take years, and drive up the price of the service. There was also some reluctance to abandon a mature, trusted application for a brand new design, regardless of how well tested.

This major US bank went looking for a better solution to their problem. They found it in a partnered project with Crystal Point, and the Crystal Point AppViewXS product line.

AppViewXS would soon allow the bank's clients to reach their traditional 'green screen' application through the Internet as a Web Service, not only simplifying access, but also increasing information security with https and SSL. In addition to providing simple and secure access, AppViewXS uses patented technology to re-package

legacy application screens into a modern, graphical look and feel – while the application itself [SCOBOL requestors, Base24, etc.] remains safely unchanged. A major benefit of this approach is that while enhancing the application’s look and feel, AppViewXS also allowed the Bank to extend and build new capabilities on top of the legacy application - AppView’s drag & drop Studio development kit minimizes (or even completely eliminates) any java coding.

The bank was clear that the quality of the end solution was their primary decision factor. They also communicated two additional decision factors: that the solution could be implemented rapidly, and that it could be done at a fraction of the price of a complete re-design/redevelopment effort. The bank embarked on a detailed evaluation process and AppView solution proved itself. The only drawback revealed by the evaluation was that the bank wanted a secure (LDAP) front door into the application that AppView didn’t support.

Crystal Point’s Chief Technology Officer joined forces with the Bank’s Application Architect and cooperatively designed a custom implementation. Crystal Point engineers developed and delivered an interface into the bank’s LDAP layer while the banks IT personnel implemented their side of the task. It took fourteen days to complete. Within weeks, Bank personnel had designed and developed the modern look-and-feel for the legacy application, and it would be published to the web. The bank’s technical project coordinator said of the Crystal Point effort that, “You guys have constantly gone above and beyond – you’ve made yourselves a part of our team instead of outsiders. We truly appreciate it.”

The legacy application – as re-packaged - has now gone into production use. The users are delighted that they can access it from the Internet rather than dialing in directly via modem [so is the bank’s technical support arm!]. Users also like the modern look and feel of the new web service, while they appreciate the familiarity of the core application.

The Bank Card Services group feels that they have gained a competitive advantage. In a very short time frame, they developed a virtually brand-new, modern product to sell – and Sales are brisk once again. At the same time, the bank has been able to hold down the cost of the service because it was relatively inexpensive to develop. Truly a WIN/WIN/WIN situation – the bank, Crystal Point and, most importantly, the customer banks - all have reaped a share of the benefits of this success.