

HOST: Hi, and welcome to the “Did you say Mainframe?” podcast series. This is where we regularly interview IBM technical experts who can help you to understand important IBM mainframe hardware and software issues. I'm your host Nick Garrod.

Today we're going to talk about [the topic of smarter banking with CICS Transaction Server Version 4.1]

Our guests today are [Nigel Williams and Neil Ashworth] from [the IBM PSSC Customer Center in Montpellier, France.].

HOST: Guys, it's great to have you here. Let's start with Nigel.

HOST Q1: So Nigel, smarter banking, snappy title but what's it about?

SME A1: Hi Nick, and hello to all of our listeners.

Well, smarter banking is a part of IBM's smarter planet vision of a more instrumented, interconnected and intelligent world. I know that sounds very grand but it's basically the way that the world is going, with more automated and intelligent systems, including financial systems of course.

So let me give an example. I have different bank accounts and in order to get an overall view I need to login to a number of different internet sites. It would be nice to have this information on my mobile in a form that would allow me to mash together the different account feeds so that I could quickly see my overall financial position. Or another example, rather than seeing an overdraft fee at the end of the month, it would be good to be warned before my account became overdrawn so that I can top it up and avoid the fee.

HOST Q2: Okay, so how does CICS fit into this?

SME A2: Basically because CICS is used by a large number of banks. So in order to instrument their core banking systems to enable more real time information flows, many banks will need to work with their CICS systems. Fortunately, in the latest version of CICS we have the ability to enable real time feeds of data (like an account feed for example) and also to automatically detect events (for example, when an account is nearing it's overdraft limit). And very importantly, we can do this in a non-invasive way so that it's quick and we don't need to change applications. What I'm referring to here is actually the Web 2.0 and business event processing support in CICS Transaction Server V4.1.

HOST Q3: I see. Maybe now is a good time to mention that you have written a book on this subject, is that right?

SME A3: Yes that's right. We've recently finished our book called 'Smarter Banking with CICS' and it's now available as a draft on the IBM ITSO Redbooks site.

The first part of the book is aimed at business leaders, and it introduces smarter banking. It also provides an overview of the IBM Banking Framework which is, if you like, an IBM perspective or a roadmap for smarter banking.

In the second part of the book, we address the bank's technical leaders by providing an overview of the key technologies like Web 2.0 and complex event processing, and we describe how CICS supports these technologies.

And then in the final part, we use the smarter banking showcase that we have here in IBM Montpellier, to illustrate how you can enable Web 2.0 and event processing with CICS. We provide worked examples based on the CICS core banking system which is part of the showcase. I'll leave the details for Neil to explain as Neil is the lead architect in the showcase team.

HOST: Thanks Nigel. Before we go to Neil, I'd like to mention to our listeners that I'll be giving out more information on the book that Nigel referred to at the end of this podcast. I'll also be giving you information on a Webcast that we have planned which will go into much more detail on smarter banking and the work that has been done with the showcase in Montpellier.

HOST Q4: So Neil, can you tell us more about the smarter banking showcase. For example, what's it used for and how do our customers get to see it?

SME A4: Hi Nick, let me see if I can do just that.

The showcase is a simulation of a real bank that we use to demonstrate a whole range of IBM and ISV solutions to our customers that visit the center in Montpellier. We use a realistic mix of workload and run this workload at operational volumes that are representative of a typical European bank, that is:

- We have six million clients in our z/OS DB2 database
- With twelve million accounts
- And an average daily online transaction throughput of about 300 transactions per second, rising to a peak of up to 800 transactions per second.

As the showcase has evolved, we've adopted an SOA approach for re-using the CICS core banking system. We have also developed a comprehensive monitoring solution to provide a real-time status of the health of the IT infrastructure. And of course, as Nigel has already mentioned, we have recently added scenarios to the showcase that demonstrate the value of technologies like Web 2.0 and complex event processing.

To see the showcase, our customers need to contact their IBM representative who will then get in touch with us.

HOST Q5: I see, so can you say a little more about how you use the new Web 2.0 support in CICS?

SME A5: Yes of course. Actually, we have configured two Atom feeds:

- An Atom feed of account transaction data
- And an Atom feed that contains location data of the payment terminals (that's ATM and Point of Sale machines)

The idea is that a customer can use Web 2.0 applications to consume this data in various ways, depending on their needs. For example:

- A mobile application, which uses the feed of terminal locations to find the nearest ATM to the customers current location.
- A budgeting application, which uses the feed of account transactions from a number of the customer's accounts to aid budgeting across accounts.
- A GPS enabled mobile application, which mashes both feeds to determine the location of a transaction and correlates these locations with GPS history data to flag when the customer was not near a transaction at the time it took place. This could indicate potential fraudulent activity.

HOST Q6: That's impressive! So how have you used the CICS capability for emitting business events?

SME A6: Well, we've built a scenario around high-interest customers. There can be various reasons for identifying a customer as of particular interest, for example:

- A bank policy that a branch manager must personally greet high-value customers
- A bank policy to encourage customers to perform transactions without visiting the branch
- An advisor wanting to follow up on previous unfinished business, for example, an outstanding request for a mortgage.

In the scenario that we've enabled, we identify a high value customer as one that performs a number of very high-value transactions within a single month. We use the CICS business event processing support to automatically emit large transaction events, and we also use WebSphere Business Events to combine these CICS events with events emitted by other systems. For example, we simulate an event when a customer enters a bank branch by using our virtual branch running in OpenSimulator (some listeners may be more familiar with the name Second Life). This allows us to automatically inform the branch manager when the high-value customer enters the branch.

We think that this scenario, along with the Web 2.0 scenario I described just before, really highlights how it's possible to enable faster and more intelligent analysis of real time data which can both benefit the customer and also the bank itself.

This is of course just a short summary of how we have benefited from the new capabilities of CICS transaction Server V4.1. But there's much more information in the book now available on the ITSO Redbooks site.

HOST: Thanks to both Neil and Nigel, that was all very interesting. Before we wrap-up this podcast discussion, let me tell you more about the planned Webcast and also give you a link to the book that has been introduced by Nigel and Neil.

To find out more about [smarter banking, the webcast and the redbook , please go to the description for this podcast at:

<http://www.ibm.com/software/os/systemz/podcasts/websphereonz/>

Join us next time as we talk about another important mainframe topic. For now, this is Nick Garrod saying “Thanks for listening”.

Speaker information:

Title: Smarter Banking with CICS Transaction Server

Sub Title: Based on the IBM Smarter Banking Showcase

Summary: Hear about how you can unlock business data in CICS core banking systems using the new Web 2.0 and business events support in CICS TS V4.1.

Keywords: CICS, Smarter Banking, IBM Banking Framework, CICS event processing support, CICS Web 2.0 support.

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Speaker Bios:

Nigel Williams is a Certified IT Specialist working in the IBM Design Centre, Montpellier, France. He specializes in CICS integration technologies and service-oriented architectures.

Neil Ashworth is a Certified IT Architect working in the smarter banking showcase team, Montpellier, France. He specializes in integration technologies and the IBM System z platform.

Headshot from bluepages:

To be provided.



Nigel Williams



Neil Ashworth

Offer:

Download the IBM Redbooks publication Smarter Banking with CICS Transaction Server:

<http://www.redbooks.ibm.com/Redbooks.nsf/RedpieceAbstracts/sg247815.html?Open>

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