
Solution: **Systems Hardware** Industry: **Banking**

A large North American bank

Makes banking safe, simple and convenient for customers through cost-effective innovation

Whether it's checking your balance on the move or discovering new credit card offers, we all want banking services that work for us. Hearing the call, a large North American bank invested in flexible, cost-effective DevOps tools that support the rapid development of new services, helping to send customer satisfaction and revenues soaring.

Business Challenge

Customers expect more from their banks than ever before. To capitalize on an appetite for new services while preserving profits, a large North American bank wanted to clear a path to cost-efficient innovation.

Transformation

The bank equipped its developers with the tools and data they need to excel, helping it to delight customers with new banking products and services ahead of the competition.

Results

Up to 20%	Helps	Inspires
performance improvement and new features drive productivity of developers	the bank take advantage of new revenue opportunities	customer loyalty by delivering new services on a continuous basis

Business challenge story

Pre-empting customer demand

Across industry, customers are waking up to the power that they hold – leading them to expect more, at lower costs. The banking industry is no different, and providers must work harder than ever to keep increasingly demanding customers satisfied.

A large North American bank has long been ahead of the game, as a spokesperson explains: “Central to our success is our commitment to innovation: we continually develop new banking products and enhancements, aimed at unifying the customer experience.”

Bringing innovation to market is not just about ideas, but execution too. Consequently, this large North American bank frequently evaluates its IT infrastructure and tools to ensure that it can create new services while keeping costs under tight control.

“We have an internal services provider model for IT, and it is essential that we can give developers what they need, so we can stay abreast of changing demand from customers,” says the spokesperson. “From new credit card offers to fresh features for our mobile banking apps; all represent opportunities to capture customer loyalty and revenue. It is vital that we move faster than our competitors to make these new features available.

“The challenge is balancing agility and cost-efficiency – which often means making the right technology choices. Also, with a new generation of developers emerging who have trained on very different tools than the older cohort, we needed flexible solutions to ensure that everyone could work together effectively.”

“Supported by IBM solutions, we can rapidly turn ideas for new rewards, promotions and offers into real solutions that capture new revenue streams for the bank.”

— Spokesperson, A large North American bank

Transformation story

Tried and trusted

For decades, this large North American bank has depended on the IBM® Z® platform to support its business-critical systems. To enable its COBOL applications to take greater advantage of the latest features of the IBM Z architecture, the bank upgraded its [IBM Enterprise COBOL for z/OS®](#) compiler solution to Version 6.

“While we utilize some peripheral software from third-parties, our entire core software stack on the IBM Z platform is from IBM, giving us the benefits of support from a single vendor and tight integration between the solutions,” comments the spokesperson. “We’ve always experienced great performance and reliability from the platform, so we continue to move workloads away from our distributed environment to IBM Z. And developers on other platforms can easily access the core systems data that they need via services they call through IBM MQ for z/OS.

“Since all our most critical applications are in COBOL – including our core banking and credit card authorization systems – investing in an updated compiler made perfect sense, giving us enhanced programming features and optimized performance.”

The large North American bank’s team also chose to deploy [IBM Developer for z Systems®](#), which provides a range of development environments for [IBM z/OS](#) applications.

“Our developer staff are getting younger, which motivates us to provide access to newer tools,” remarks the spokesperson. “At the same time, we don’t want to

alienate our more experienced developers. IBM Developer for z Systems is the answer, as it enables us to meet the needs of both groups. Uptake has been enthusiastic – it is already being used extensively across the bank.”

“Since we upgraded to IBM Enterprise COBOL Version 6 we’ve seen performance improve by up to 20 percent, which allows our core systems to handle increasing workload without affecting system response times.”

— Spokesperson, A large North American bank

Results story

Delivering customer-centric banking services

By giving developers at all stages in their careers the tools to work more productively, the large North American bank is enhancing its productivity and reducing risk.

The spokesperson elaborates: “The latest changes we’ve made to our IBM Z environment are already having a positive impact. Since we upgraded to the new version of IBM Enterprise COBOL we’ve seen performance increase by up to 20 percent, which allows our core systems to handle increasing workload without affecting response times.

“By taking advantage of the rich set of tools offered by IBM Developer for z Systems, all our developers are equipped to work to their full potential. We’ve reduced the risk struggling to find development resources in the

future by embracing a more user-friendly interface and a choice of editing styles.”

Through more agile development, the large North American bank can move faster on revenue opportunities while retaining a tight rein on costs.

“The banking landscape is more diverse than ever before, and we want to be part of that,” explains the spokesperson. “Supported by IBM solutions, we can make data available to developers swiftly and securely, so they can rapidly turn ideas for new rewards, promotions and offers into real solutions that capture new revenue streams for the bank.”

The large North American bank can now better tune its strategy to changing market demand, adapting and enhancing services to help ensure that customer satisfaction remains high.

The spokesperson concludes: “We work tirelessly behind the scenes to make sure that our products and services exceed customer expectations, and the IBM solutions play a key role in helping us to make that happen. Every time a customer checks their balance, it’s IBM Z that provides that data. And now, IBM Z tools are helping us retain our reputation for innovation among both existing and potential customers.”

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This bank has operations across North America.

Solution components

ADFz

IBM Z: IBM Z running z/OS

Z Compilers

Take the next step

To learn more about IBM Z solutions, please contact your IBM representative or IBM Business Partner, or visit the following website: ibm.com/z

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